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ABSTRACT

Developed for home economics teachers in Louisiana, the curriculum guide presents materials for developing a program in consumer education for grades 8-12. Material is arranged under three levels: (1) Beginning Level, with units covering grades 8 and 9; (2) Intermediate Level, with units covering grades 10 and 11; (3) Advanced Level, with units covering grade 12 and Home and Family Living courses. Each unit includes a conceptual diagram of the major ideas to be emphasized, an overview, general objectives, subject matter content or generalizations, learning opportunities and resources, evaluation procedures, a bibliography, and an appendix, which contains a variety of material, including examples of evaluation devices, suggested learning activities and related materials, and a glossary of terms. It is stated that the guide has been planned for students from a variety of socioeconomic backgrounds and cultures, with differing interests, needs, and abilities. (LH)

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CONSUMER EDUCATION

for

HOME ECONOMICS



Bulletin No. 1171

U.S. DEPARTMENT OF HEALTH,
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Bulletin No. 1171

Consumer Education Curriculum Guide
for
Home Economics Teachers
in Louisiana

Prepared by

Vocational Home Economics Education Departments
Louisiana State University
Southeastern Louisiana University
Southern University
in Cooperation with the
Louisiana State Department of Education
Vocational Education Division, Home Economics Section

Issued by

STATE DEPARTMENT OF PUBLIC EDUCATION
William J. Dodd, Superintendent

FOREWORD

With the passage of Public Law 90-576 Vocational Education Amendments of 1968, emphases have been directed toward the teaching of consumer education (Part F, section 161), teaching the disadvantaged, and the development and improvement of curriculum (Part I, Section 191, a). This curriculum guide was developed in response to requests for help by vocational home economics teachers in the State of Louisiana.

In the summer of 1970 the State Department of Public Education, Vocational Education Division, Home Economics Section, co-sponsored three-week workshops in consumer education at five Colleges and Universities in the State of Louisiana. The workshop held at Louisiana State University, Baton Rouge, was concerned with teaching consumer education as a separate unit in the secondary home economics curriculum. Home economics state department staff, home economics education faculty from Southeastern Louisiana University, Southern University and Louisiana State University and twenty-one Louisiana vocational home economics teachers participated in the workshop.

The purpose of this curriculum guide is to assist home economics teachers in planning and teaching consumer education as a separate unit at various levels - 8th, Home Economics I, II, III, IV and Home and Family Living. The curriculum has been planned for students from varied socio-economic backgrounds, from varied cultures and with varied interests, needs and abilities.

The Consumer Education Curriculum Guide has been organized to include overviews, major concepts to be emphasized, general objectives, specific behavioral objectives, subject matter content or generalizations, learning opportunities and resources, evaluation procedures, bibliographies and supplementary materials.

Complete and thorough evaluation procedures have not been developed but some suggestions are included.

The ideas presented in this guide are to be used as work materials for developing a curriculum program in consumer education. Although suggestions from many sources have been used, no attempt has been made to exhaust topics of interest in the field. This supplemental Bulletin No. 1171 will be used in relation with Bulletin No. 1150, "The Curriculum Guide for Home Economics in Louisiana" and other State curriculum bulletins for home economics.

It is the hope of the personnel who developed this guide that it will be a usable resource in planning curriculum in consumer education at different grade levels.

ACKNOWLEDGEMENTS

Acknowledgement is extended to the numerous persons who had a part in the development of this bulletin.

Appreciation is expressed to State Superintendent of Education William J. Dodd, Mr. Thomas S. Derveloy, Assistant Superintendent for Vocational Education, and Mrs. Odessa N. Smith, Director of Vocational Home Economics, for providing the impetus and overall guidance of the curriculum project.

Special recognition is given to Dr. Thelma Leonard and Mrs. Ruth Sylvest, Louisiana State University, coordinators and editors of the Consumer Education Workshop, and to the teacher educators of the coordinating universities, Miss Virginia Lanston, Southeastern Louisiana University and Miss A. O. Davis, Southern University, for assistance in planning and evaluating the workshop.

Appreciation is expressed to Dr. Clifford Mondart, Sr., Director, School of Vocational Education, and to Dr. Alma Beth Clark, Director, School of Home Economics, Louisiana State University.

The following vocational home economics teachers participated in the workshop and wrote the initial curriculum materials:

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PHILOSOPHY AND INTRODUCTION
TO THE USE OF THE GUIDE

The term "consumer education" as used in this publication means education designed to help individuals and families improve their home environment and the quality of personal and family living. It includes instruction in management of resources with emphasis on selection, use and care of goods and services, spending plans and other consumer responsibilities.¹

The American consumer lives in a complex world brought about by technological developments. The free enterprise system under which America operates has given its citizens the highest living standards in the world. Unless the consumer has knowledge, understanding and skills on which to base wise decisions, he is faced with much perplexity.

The teenagers of today are the parents of tomorrow. They need experience in learning how to manage limited resources to satisfy their wants for goods and services. Problems associated with the use of money have caused concern for young homemakers. The choices which individuals make as consumers will determine their standard of living and will contribute to the overall conditions of the societal framework within which they live. Consumer education can help youth and adults to make wise decisions in the use of resources for the improvement of individual, family and community living.

In relation to each unit and grade level, this Consumer Education Curriculum Guide for Home Economics Teachers has been organized to include the following parts: conceptual diagram of the major ideas to be emphasized; overview for the selected group for whom the unit is planned; general objectives for the unit; specific behavioral objectives classified according to the taxonomies of

¹A Guide for the Development of Consumer and Homemaking Education. Department of Home Economics Education, University of Nebraska, Lincoln, Nebraska, 1968.

educational objectives^{2, 3, 4}; subject matter content or generalizations⁵; learning opportunities and resources; evaluation procedures; listing of the selected bibliographies and appendices. The foregoing organization of the guide provides the teacher with a compact overview.

Each grade level is separated by a colored page on which the conceptual diagram is printed. The following format is used to present information for each level.

MAJOR CONCEPTS TO BE EMPHASIZED:

BEHAVIORAL OBJECTIVES:

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures

As the teacher uses the guide, it is advisable to refer frequently to the generalizations which support the concepts. Understanding of the generalizations is necessary for the teacher to give guidance to students in formulating their

²Bloom, Benjamin S. ed. Taxonomy of Educational Objectives Handbook I; Cognitive Domain. New York: David McKay Company, 1967.

³Kratwohl, David R., et. al. Taxonomy of Educational Objectives Handbook II; Affective Domain. New York: David McKay Company, 1964.

⁴Simpson, Elizabeth. "The Classification of Objectives, Psychomotor Domain." Illinois Teacher. Vol. X, No. 4, Winter 1966-67, pp. 110-141.

⁵Concepts and Generalizations: Their Place in the High School Home Economics Curriculum Development. Report of a National Project. Washington, D. C.: American Home Economics Association, 1967.

own generalizations. At the end of each resource unit a selected bibliography is included. Appendices which give examples of evaluation devices, bulletin board ideas, glossary of terms, etc. are also included.

A number of learning opportunities is suggested for each concept based on the belief that students need to use and test information in many ways and in different situations before generalizations can be formulated.

SCOPE AND SEQUENCE

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BEGINNING LEVEL

Home Economics 8

You and Your Money

What money does for you
How teenagers spend their income
Where you get your income
How to get the most from your income
Good manners in shopping

Home Economics I

Dollars and Sense

Understanding money
Understanding consumer buying
Buying food
Buying clothing for self
Buying shelter

INTERMEDIATE LEVEL

Home Economics II

Money Management, Decision-making and Use of Resources

Understanding the meaning of management
Basic elements of management
Values, goals, standards, resources, decision-making
Management of resources
Family feeling about resources
Need for money management
Using money to achieve goals
How culture and technology influence wants and goals
Ways family members contribute to family income
Tools that aid in money management

Home Economics III

Utilizing Family Resources for Effective Living

Factors influencing spending
Designs for family spending
Planning for family security
Using business methods
Influences on consumer behavior
Economy, psychological, sociological, socio-economic
Agencies and organizations that serve and protect the consumer
Consumer rights and responsibilities

SCOPE AND SEQUENCE (continued)

ADVANCED LEVEL

Home Economics IV

Family Finance

Planning and decision-making
Intelligent management of resources
Legal aspects affecting the family
Providing for security and protection
Sharing the cost of government by taxation
Consumer credit and laws
Wage earning

Home and Family Living

Consumer Education for Young Moderns

Planning learning experiences
Role of the consumer in the American economy
Values and goals
Agencies and organizations that serve and protect the consumer
Consumer rights and responsibilities
Managing family resources
Consumer credit
Consumer buying skills
Effects of consumer decisions on individual and family life

BEGINNING LEVEL
Early Adolescence
Grade 8



CONCEPTS TO BE EMPHASIZED

HOME ECONOMICS 8 OVERVIEW

Eighth grade home economics students in Louisiana are usually ages 13 to 15. Many are intensely occupied with the developmental tasks listed below:

1. Relating to both sexes of peer group.
2. Assuming sex roles.
3. Accepting physique and using the body correctly.
4. Gaining the emotional independence of adults.

As a consequence of their occupation with these tasks, students tend to be self-oriented in their approach to consumer education. Therefore, concepts and learning experiences which seem likely to promote in each learner a feeling of opportunity for personal advancement were selected.

At the same time, consideration was given to the needs of families, communities, and society in general. Consumer competence appears to be a goal worthwhile to all.

A variety of learning experiences is suggested in order that each teacher may select or adapt those most suitable to each individual group, taking into consideration the time and facilities available as well as the concerns, needs, and interests of the groups. Due to the short attention span of early teenagers, learning experiences selected are not long.

Because eighth graders are most often beginning students of home economics, it is suggested that this separate Consumer Education unit be preceded by a strong unit in Orientation to General Home Economics. It is suggested that these selected concepts in consumer education be further developed as each succeeding eighth grade unit is covered. In this way, students can apply and expand basic concepts developed in this first consumer education unit in order to form a foundation for more advanced concepts at the high school level.

SUBJECT MATTER AREA: Consumer Education

LEVEL: 8

TITLE OF THE UNIT: You and Your Money

SUGGESTED TIME: 3-4 Weeks

GENERAL OBJECTIVES:

After having completed this initial unit in Consumer Education, eighth graders are expected to:

1. Appreciate some of the ways in which money works.
2. Be aware of how teenagers use their income.
3. Understand some types and sources of income.
4. Propose a plan for using money more wisely.
5. Practice better manners while shopping.

MAJOR CONCEPTS TO BE EMPHASIZED:

What does your money do for you?

Provides necessities of life

Achieves goals

Identify goals important to teenagers

Goals that enrich personal and family life

Goals that promote mental, emotional, and spiritual growth

Goals that help teenagers to be individuals and to develop special talents.

Putting goals in order of importance (priority)

Setting individual goals in harmony with family goals

How teenagers spend their income

What teenagers buy

Personal grooming supplies and services

Clothing and clothing accessories

Recreation

Entertaining friends (birthday gifts, parties)

Savings

Hobbies

Other

How teenagers handle their income

Compulsive buying and impulse buying
Spending plans, records

Where do you get your income?

Money Income

Earnings (baby-sitting, handicrafts, chores)
Gifts
Allowances
Doles

Real Income

Skills, abilities, knowledge
Respect for property--use and care
Community Services (Church, recreation center, United Givers, Health
Unit, Police)
Public Property (Roads, postal service, libraries, schools)
Swap and gifts

Satisfaction in spending

How do you get the most from your income?

Influences on purchasing decisions

Advertising
Brand
Price
Labels
Guarantees
Warranties

Standards or criteria to use in buying personal grooming articles
(or other articles)

What do you want this product to do?
Will it do the job needed?
What information does the label give?
What ingredients does it contain?
How does the cost of different brands compare?

Where to buy

Buy ingredients and make at home

Retail markets

Discount stores
Department stores

Specialty stores (drug stores)
Mail order
Door-to-door salesmen

Comparison of cost in different stores and making at home

Steps in becoming a good consumer

How can you practice good manners in shopping?

Note: Adapt ideas given here according to the different socio-economic levels and levels of learning.

MAJOR CONCEPTS TO BE EMPHASIZED:

What does money do for you?

- Key terms used in consumer education
- Needs and goals met by money
- Setting personal goals
- Ranking goals in order of importance
- Personal goals in harmony with family goals

BEHAVIORAL OBJECTIVES:

- Recognize a need for information concerning consumer education.
- Become acquainted with some "key terms" used in a study of consumer education.
- Recognize some needs of teenagers which are met by money.
- Become aware of how money helps one to achieve goals.
- Identify some goals important to teenagers.
- Rank personal goals according to importance.
- Set individual goals in harmony with family goals.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Teenagers need to become interested in consumer education in order to receive the most satisfaction from their resources.	Fill in one or more pretests and/or checklists from Appendices A,B,D,E,F. Return pretests--correct them. Make a bulletin board related to consumer education using ideas from "Changing Times Resource Kit" Pamphlet and Bulletin 4, Transparency 1 C.	Check students' pretests. Observe interest in bulletin board preparation.
Teenagers can recognize some needs for information concerning consumer education.	Examine general goals for unit. List several individual goals for unit. Keep this list for later use. <u>Cooperatively</u> plan additional class goals. List on chalk board or transparency for projection.	Observe students' reaction to common interests and problems.
In order to learn about "Your Money and You" it is necessary to become familiar with some key terms.	Put word list on slips of paper. Pupils scramble and draw items. Pupils make key-shaped flash cards with words on one side and definitions on opposite side. Make a mobile using key-shaped flash cards with words on one side and definitions on opposite side.	Matching test from word list. Post-test, Appendix C 1 if Appendix A 1 was used as pretest.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
You as a consumer are influenced by your values, your goals and your resources in arriving at decisions. Money can provide necessities of life such as food, clothing, shelter, medical and dental care. Money can help an individual to achieve goals. Some goals can enrich personal and family life. Some goals promote mental, emotional and spiritual growth. Some goals can help one to develop special talents and to be more individual. Individual goals in harmony with family goals can lead to increased family harmony. Goals can be ranked in the order of their importance to an individual.	Have a contest between two teams (a definition bee) as practice in learning key words. Appendix G Teacher introduce conceptual framework from foresheet of this unit. Take the list of goals prepared at the beginning of the unit and classify each according to criteria stated in generalizations at left. Write on board. Books 1,4,9 Brainstorm or "popcorn" session to recall how family discord can result from conflicting goals.	Observe students' efforts to generalize. From the original list of personal goals prepared by the students at the beginning of unit, have them classify goals, rank them in order of importance, and discuss ways in which these goals might conflict with family goals.

MAJOR CONCEPTS TO BE EMPHASIZED:

How teenagers spend their incomes
What teenagers buy
How teenagers handle their incomes

BEHAVIORAL OBJECTIVES:

Identify the types of purchases made by teenagers.
Determine various ways in which teenagers handle their income.
Recognize the danger of compulsive and impulsive buying.
Plan methods of record keeping as an aid to wise use of income.
Appreciate the value of a spending plan as one form of effective management.
Become aware of the steps involved in becoming a satisfied consumer.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Teenagers buy goods and services such as: personal grooming supplies clothing and clothing accessories recreation entertainment gifts savings hobbies other The goals and values of an individual influence the items he purchases.	Recall items purchased during a month. Discuss and classify the expenditures the students had made. Classify according to: Recreation and entertainment Contributions Hobbies Dues and school expenses Savings Treats Clothing and clothing accessories (May use form in Appendix 1 to help in classification) In discussing purchases as: Why did you buy this? Check those items which gave the greatest pleasure. Why?	Note pupil participation in class discussions, interest, and enthusiasm. In helping the student to evaluate his shopping abilities present these discussion questions: How did you decide what to buy? Did the purchase achieve your goals? (Both short and long term goals?)

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
The purchase of personal grooming supplies, cosmetics and grooming services is considered by teenagers to be important for the improvement of their appearance. Wise decision-making in relation to clothing purchases can help one achieve goals in keeping with his resources.	Observe at various types of stores and record what you see teenagers buying. Compare results to the student list to check variety. Make posters to illustrate various teenage expenditures (group work). List personal values (things which mean the most to them) in relation to home, work, money, friends, and education. List some of the beauty aids and services purchased by 8th grade teenagers. Discuss briefly the necessity and importance of these aids. Review observations of articles most often purchased by teenagers. Rank the purchases of grooming products and services for importance in grooming. Have one or several of the students volunteer to "dump" her cosmetics bag to reinforce the fact that this age group does purchase numerous grooming and beauty aids. Make a count of accent clothing and clothing accessory purchases made by class members. Objectively discuss soundness of these purchases.	How did you pay for the purchase? Did you or any other family member have to do without something so you could make this purchase? Note pupil participation. Look for content of posters and group participation. Open-end quiz to get the students to generalize. Note participation and check lists. Note discussion and evaluate ability to see beyond "wants."

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Planning a wardrobe involves organizing resources to supply clothing needs.	Invite a fashion consultant or high school leader who is well-dressed or an Extension representative to speak on the importance of planning clothing purchases before buying, adapting what you have to present needs, using your resources to stretch wardrobe money.	In a hypothetical situation have the students plan for the purchase of clothing and accessory items they really want ...Evaluate.
Teenagers spend a large portion of their income for recreation and entertainment. The use of resources for recreation and socializing are important for proper developing of the social skills. People save all kinds of things--time, money, energy, odds and ends, and national resources. One can be taught the value of saving money. There are many forms of savings. Saving requires planning and a purpose.	List some favorite recreational activities of this age group. Compute the amount spent on a few of these activities and multiply by the average number of times this activity is enjoyed within a specific period of time. Pamphlet and Bulletin 2 L Class discussion--"What I Save." Bulletin board--KEEP TRACK OF YOUR MONEY Discuss the advantages of saving some money and the places one might put savings. Pamphlet and Bulletin 2 K. Book 5 pp. 249-271 Invite a local banker or representative of savings and loan company to speak to the class on why, how, and where to save.	Analyze the expenditures. Have students evaluate in terms of their values.
Savings can affect the way people live.	Use overhead projector to show transparencies from Resource Kit for Teaching Consumer Education Savings Kit. Pamphlet and Bulletin 4	
A systematic plan for saving and spending one's income can assure a more balanced distribution of one's wants and needs.		

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
An individual's choice about saving depends on his personal values. By planning one can earn money with his savings. Saving now can make it possible to buy something really wanted later on. The need for self-expression is a factor contributing to the popularity of creative hobbies for teenagers.	Discussion: Where would you go if you had \$5 and wanted to open a savings account? How would you go about it? Does it make sense to shop around for a place to save? Emphasize being concerned about savings safety and interest to be earned. Periodical 2 B, pp. 35-36 View film <u>A Bone for Spotty</u>, Film 1. Have pupils explain and comment on such proverbs as: Dig a well before you are thirsty. He that buys what he does not want will soon want what he cannot buy. Money is a good servant but a bad master. A penny saved is a penny earned. Money is a guarantee that we may have what we want in the future. Of saving cometh having. Money is like an arm or leg--use it or lose it. He who has a choice has trouble. Encourage students to add others. Share hobbies among the class. Discuss inexpensive hobbies, profitable hobbies, fun hobbies. Students talk about or demonstrate their most interesting hobbies.	Include a similar type problem in a test to see if there is transfer of learning. Note pupil interest. Evaluate demonstrations according to criteria which has been developed.
A popular source of income for teenagers is gifts.	"Popcorn" situations on occasions on which teenagers might receive money gifts. What are the usual amounts? How is gift money usually spent? Do they have any different feelings about the use of gift money in light of what they have learned?	Note responses to observe changes in attitude because of unit learnings.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Planned spending helps individuals fit purchases into long-range plans. Planned buying along with intelligent use of consumer information and past experiences tend to increase satisfactions with goods and services chosen. The use of past experiences helps one to make a better plan and keeps a better balance among wants, needs and money. The ability to plan is a valuable resource for the consumer and can help increase his satisfaction with goods and services chosen. Everyone has resources which he uses to reach goals that are important to him.	Read to the class some of the case studies in <u>The Spender Syndrome</u> regarding financial difficulties of various families. Book 8 Discuss the value of knowing before shopping what is wanted, money available, and long term planning. List the advantages and disadvantages of a shopping plan. Explore the need for planning by using personal and group stories, or case studies. Present a variety of forms for keeping daily expenditures. Guide pupils in selecting one for their own personal use. Pamphlets and Bulletins 2 A, pp. 11-12; 2 K, pp. 8-11 <u>Consumer Education Resource Kit</u>, Budgeting Packet. Pamphlet 4, Worksheet 1	Test for information on topics reported in class.
Individual or family goals are best reached by planning the use of resources, substituting one resource for another and being creative.	Choose an easy to use spending plan for recording personal expenditures. Try it out and report to the class. Discuss the importance of keeping a record of money spent such as: Gives basis for future spending, reveals values of the individual. Shows weaknesses in spending habits.	Have each student evaluate her plan after use.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
The giving of gifts is a popular and gratifying expenditure for teenagers. Having one's own money helps one to become more secure, provides opportunities for growth in money management and gives prestige. The way one uses his money is more important than the amount he has.	What are the most frequent occasions on which teenagers give gifts? How can they be prepared for these times? Introduce the idea of a spending plan as a method of keeping track of one's income and expenditures. Pamphlets and Bulletins 1 A, pp. 6-11; 2 A, p. 12; 4, p. 5 Summarize information learned in class. Pretend you have \$100.00 to spend as you please. How would you spend it? Have students make a plan and "shop" for their purchases. Resource Kit for Teaching Consumer Education, Changing Times, "Creating a Bulletin Board and Related Activities on Spending," 1970. Pamphlet and Bulletin 4	Indicate on progress chart successes in acquiring habits that may help them to spend their money more wisely. Have each pupil check his progress regularly on the chart. Note pupil responses and their ability to make generalizations. Observe student responses in relation to the following: What kind of choices did they make? Were they necessities, luxuries, or gifts? Did they spend all of the money at once? Could they give reasons for choices? Did students have difficulty in accurate pricing? Did anyone choose to save? Can they answer questions about savings institutions? Did students respond

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
In 1963 the nation's 22.5 million teenagers spent an estimated 11 billion dollars of their own money to satisfy their needs and desires.	Get impressions from the class on this statement.	to the concept that every choice leads to a consequence? What do choices made tell each student about attitudes and feelings about money? Have each student sum up her attitude in a short sentence. Looking back, would you change any of your choices? Give reasons for changes, if any.
Teenagers handle their incomes in a manner corresponding to their goals and values--for each individual this is different.	Prepare a flannel board or mobile depicting the different types of teenage spenders.	Observe pupil's ability to relate earnings to life situations described by the teacher.
Management is necessary in all areas of family living.	Use transparencies "Dollar-Stretching Practices" to stimulate discussion. Transparency 1 A	
Compulsive buying can be described as the urge "just to spend money."	Discuss: What is impulse buying? What is compulsive buying? Relate experiences where pupils or family members purchased items impulsively or compulsively. View Film "Learning to Use Money Wisely" Film 3.	Have pupils evaluate and summarize learnings from this discussion.
The use of a spending plan acts as a deterrent against impulsive buying.	Discuss how spending habits can be improved based on the information obtained through their learnings.	Note student suggestions for improvements.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
A simple purchase list is an effective reminder and guide for the shopper to prevent overbuying. Our wants may exceed our resources, therefore budgeting is necessary. Thinking before buying can help one to make wise choices. Some things are of value to people because they are available at a time when needed; some gain value by being in a usable form; others gain value by being available at a convenient place. Cost and quality comparison may save the consumer money. Using goods and services can result in consumer satisfaction.	Helps determine changes that need to be made for greater satisfactions from spending. Pamphlets and Bulletins 7, 3 B Discuss the necessity of reconciling wants and needs when funds are limited to achieve satisfactions; analyze the meaning of buying according to wants, needs and money. Discuss: What things should be included on a shopping list? Develop a shopping list for a party, Christmas gifts, etc. Pamphlet 2 J. Give examples to show how pre-planning and shopping lists can help you shop. Pamphlet 1 Establish criteria for buying. Discuss becoming aware of the basic questions to be answered before buying. Pamphlets and Bulletins 6, 9 Examine the yellow pages of the telephone directory to locate goods and services. List on chalkboard. Using mail order catalog, "shop" for accessories for your room, your home, etc. Ask a merchant or sales person to speak on "Tips for Satisfying the Consumer."	Evaluate plans submitted by students.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
	Show and Tell--Bring to class one purchase which was satisfactory. Tell why. Examine a publication giving information on an item of interest that classmates might purchase. Periodicals 3, 4	

MAJOR CONCEPTS TO BE EMPHASIZED:

Where do you get your income?

Money income

Real income

Satisfactions in spending

BEHAVIORAL OBJECTIVES:

Become aware of sources and different types of income for teenagers.

Understand some of the various ways teenagers earn money.

Recognize some sources of real income.

Respect and appreciate personal and public property.

Take better care of personal property.

Appreciate some satisfaction and pleasure gained from money spent.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Income is of several kinds.	Read references and basic textbooks on differences in money, goods, services, and satisfactions. Books 6, pp. 344; 7, pp. 23-29, 70 Pamphlet and Bulletin 5, pp. 44-49	
Money income is derived from earnings, gifts, interest, allowances, and doles.	Discuss allowances, earnings, gifts, interest, and doles as sources of income. List sources of their money. Identify ways of earning, such as baby-sitting, handicrafts, and chores. Observe filmstrips on sources of family income and answer questions on films. Filmstrips 2 A, E	Check papers on questions given on film.
The ability of an individual to earn affects his income and purchasing power.	Discuss how education changes the types of employment and thus varies amount of earnings. Discuss how spending can be influenced by earning. Invite a resource person to talk on part-time jobs and rate of pay.	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Real income is material or non-material resources other than money (skills, abilities, knowledge).	Make list of sources of jobs available to teenagers in the community. Develop a poster or bulletin board which presents the idea of "Teenagers in the Community Earn Their Income By..." Add to the bulletin board or poster new jobs or opportunities for earnings which are discovered. Debate allowances versus handouts (doles). Have a resource person report on a hobby that became a money-making project. Have a popcorn session on things that are real income. Book 6, pp. 342-348 Discuss how work hours are decreasing and leisure hours increasing. Tell how this could be converted into a source of real income.	Observe contributions to the bulletin board.
Respect for and care of public and personal property can help stretch one's money.	Make a list of activities you would like to do but don't seem to have time for. Select ones that would contribute to real income.	Check students' lists.
Care of personal property can be a source of real income.	Discuss how taking care of school books, all school property, town facilities, and etc. is using tax money wisely. Discuss what is meant by "stretching money." Give examples of "stretching money."	Check pupils' home economics books for good habits in care of property. Have students give examples of "stretching money."
Proper care and repair of personal clothing	Discuss care of personal grooming items. (Electric hair curlers, make-up mirror, electric shaver, etc.) Identify care of personal property as a source of real income. Cite examples of how caring for clothes can be a source of real	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
can be a source of real income. Public property (roads, postal services, health unit, libraries, schools) are sources of real income. Swapping, gifts, and handed-down items can be sources of real income. Satisfaction in spending can come from pleasure in use of what one buys and not from the amount he spends.	income. Check with town officials on expenses in upkeep of public facilities due to careless use. Cite examples of cases where public facilities are abused or misused. Use statistics from State Highway Department on cost of road maintenance because of litter. Share with the class how your family has utilized these methods. Bring in or wear one item that has been obtained by one of these methods. Have buzz session on how to be assured of more pleasure on money spent. Interview a family member, other relative, or neighbor on pleasure received on one article bought in the last year. Report back to class.	Check reports given to class.

MAJOR CONCEPTS TO BE EMPHASIZED:

How do you get the most from your income?

Influences on purchasing decisions
Standards for buying
Where to buy
Becoming a good consumer

BEHAVIORAL OBJECTIVES:

Analyze why we buy what we buy.
Set up standards for items to be purchased.
Recognize possibilities for making some items and performing some services at home to save money.
Become aware of a variety of places from which purchases can be made.
List some steps helpful in becoming a good consumer.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Purchasing decisions are influenced by many factors.	View filmstrip: 2 C. Supervised study or homework assignment, pages 45-53, <u>Consumer Economics</u> , Book 9,	
Advertising is an art which can be composed of clever tricks. Critical examination of advertising can assist the consumer in making decisions.	View overhead projection of "Evaluating Advertising" Transparency 1 B. Collect a variety of ads for later analysis. Examine for terms such as "jumbo," "giant," and "king size."	Each student prepare a booklet which includes at least 5 ads, 5 labels, 1 guarantee and 1 warranty and mount each on a separate page. Write your evaluation of each on the page.
Brand names may influence purchasing decisions. Prices may influence purchasing decisions. Labels provide information which may be helpful to the consumer.	Using ads, catalogues, etc. compare the unit price of comparable items of different labels. Collect labels. Read them for content. Teacher provide copies of several simple warranties and guarantees. Have students compare them.	Given 5 bottles of shampoo, tell which brand costs the least per ounce.
Careful examination of warranties and guarantees can yield information which is needed for decision making.		

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
If a teenager recognizes some standards to use in buying personal grooming articles, she may be able to make wiser choices of these products. Realistic standards reflect a balance between goals and resources. One can decide what job he expects each item to perform. One can study labels to learn how an item should be used. The ingredients an article contains can affect its safety, cost and efficiency. Comparison of several brands of similar items can help a consumer to make choices. Disappointment rather than satisfaction may result from carelessness in choice of products. Some products can be made at home at a savings. Some services can be performed at home with a saving.	Class members draw from a "grab bag" the name of one common item which teenagers are likely to buy (omit shampoo). Each girl set up standards for the item then shop to compare costs. Report to class on standards, ingredients, and cost. Books 1, 2 Popcorn session on unsatisfactory purchases made by class members or their family members: list on chalkboard the reasons for dissatisfaction. List in class some common items which are expensive if purchased ready-made. Examples: cheese dip, bulletin boards, purses, party invitations, toys, games, etc. Compare cost of homemade products with ready-made products. Assignment: Perform a service at home such as a shampoo, shoe shine, or manicure which can save your money. Report to class.	Judge reports. Observe pupil participation and note taking. Evaluate reports of services performed at home.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
The consumer has a wide choice of places to make purchases. Purchases may be made in retail, general and specialty stores. Purchases may be made from wholesale houses and discount houses. Purchases may be made from mail order houses. Purchases may be made from door-to-door salesmen. Purchases may be made from specialty salespersons. Each individual may acquire items through home production or from a variety of sales methods. A person can become a better consumer if he is aware of some steps which can be helpful. Establishing goals can be helpful in guiding spending. Buying guides can provide practical and factual help in shopping.	Each student make an independent list (possibly illustrated with magazine pictures or sketches) of items which can be made at home to save money. List services which may be performed at home to save money. Have an idea swap on the subject "Keep the Family's Money in the Family." Collect catalogues, sales brochures and ads. Discuss advantages and disadvantages of each place of purchase. Pamphlets and Bulletins 2, I. Answer written questions as film is viewed: Film 2 C Have a "white elephant" sale or swap among class members. Pupils bring clothing articles, books, etc. for swap. Read copies of Appendix H. Using old magazines and construction paper, illustrate 7 steps in Appendix H. Share ideas with class.	Check lists of items handed in by individual students. Check ideas contributed by individual students. Check answers to questions concerning film. Observe attitudes about second-hand articles. Check each student's illustration.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
One of the best ways to become a good shopper is to shop. Students can relate concepts of consumer education in ways meaningful to them.	(A straight description of what they saw and the interview response.) Emphasize the added cost to the merchant due to consumer carelessness. Pamphlet 8 Plan a display or decorate the bulletin board with cartoons that poke fun at sloppy shoppers. Decide on a project to improve people's shopping habits. Draft an imaginary letter to a business firm to call attention to a product that failed to perform satisfactorily; to approve a policy or service; to complain about an inconvenience or a product; to make suggestions for improving a product or service. (This could be done as a team-teaching activity with the English teacher.) Panel discussion by older home economics students. Responsibilities of the consumer to business and of business to the consumer. Report ways you can make consumer needs and wants known to the business community. Review.	bring this problem to the attention of the community. Check on plans and the follow-through on the project. Evaluate letters as to ability to communicate and to the approach they took. Using words selected from key-shaped flash cards developed at beginning of unit, students write twenty statements concerning consumer education. Explain that each statement should relate

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
		two or more "key words." Teacher judge the statement or gen- eralization made by students. <u>or</u> Give a completion test in which "key words" could be used to fill in blanks.

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APPENDIX A 1

PRE-TEST*

1. When something is essential to a person's well-being and is lacking, he is said to have a _____.
2. When a person has satisfied his needs, he has attained one of his _____.
3. When one knows what a person's goals are, it is possible to determine what he _____.
4. If a person has indicated what he values, it is possible to decide if his _____ are consistent with these values.
5. Very often a person's _____ are not necessarily compatible with either his goals or his values.
6. The more or less specific targets toward which people direct their efforts are referred to as _____.
7. Those things which have been identified as essential to the well-being of every individual are called _____.
8. The set of beliefs or the convictions which people come to feel they have to live up to are referred to as one's _____.
9. Those necessary expenditures for which one can not determine exact costs in advance are referred to as _____ expenditures.
10. Those necessary expenditures for which one has made a specific commitment by contract or by other agreement are called _____ expenses.
11. The money available for spending and saving after taxes have been deducted is called _____ income.
12. A term used to refer to current-choice expenditures that are not essential for the family's existence or for fulfilling prior commitments is _____ spending.
13. A term used to encompass all expenditures required for maintenance of life and for fulfilling prior commitments is _____ spending.
14. John's employer at the drug store withholds social security and federal income tax from his wages leaving weekly take-home pay of \$37.20. This amount represents John's _____ for the week.
15. John is paying \$2.00 a week for graduation pictures and \$7.50 a week on his motorcycle. These amounts represent _____ expenses.

*Pamphlet and Bulletin 3 C in Bibliography

16. John and Sue are going steady. John took Sue to the Senior Prom which cost him a total of \$25, including tickets, corsage, and supper afterward. These costs represent _____ spending.
17. Sue, who does not work while going to school, must ask her parents for money to pay for each item she must buy; therefore it appears that she has no money for _____ spending.
18. Sue wants to marry John as soon as they finish high school. She also wants to study nursing. These goals appear to represent a conflict in _____ for Sue.
19. John and Sue finally decide that they can marry and both will attend school. This solution involves the selection of alternate means for accomplishing their original _____.
20. Whenever John has extra money he likes to buy things for his mother or Sue. When Sue is working she likes to spend some of her money on her little sister or to surprise John. This suggests that John and Sue have at least one _____ in common.

APPENDIX A II, KEY

1. need
2. goals
3. values
4. goals
5. needs
6. goals
7. needs
8. values
9. flexible
10. fixed
11. disposable
12. discretionary
13. non-discretionary
14. disposable income
15. fixed
16. discretionary
17. discretionary
18. values
19. goals
20. value

APPENDIX B

QUESTIONNAIRE *

1. Do you know how your values and goals influence spending?
2. Do you keep a record of your spending to learn more about your actual spending habits?
3. Do you have a savings fund?
4. Can you list some of the goals you hope to reach within the next year?
5. Do you balance spending with income?
6. Can you adjust your spending plan to meet unexpected situations?
7. Do you keep the items you own in good condition?
8. Do you and your family work together in planning the use of family income?
9. Do you know approximately how much your family spends on you each year?
10. Do you recognize the needs of others in your family?
11. Do you use a shopping guide to guide spending and avoid "impulse buying"?
12. Do you read labels, tags and seals attached to products and keep them handy for reference?
13. Do you know when a bargain is a bargain for you?
14. Do you compare prices and quality of different items before you buy?
15. Do you consider wise use of time and energy as well as money before you shop?
16. Is your shopping manner courteous and businesslike?
17. Do you know how tax money is used?

* Pamphlet and Bulletin 2 J in Bibliography

APPENDIX C I

POST-TEST*

DIRECTIONS:

Complete the following crossword puzzle:

ACROSS:

1. Something essential to a person's well-being.
2. Values may be influenced by family and _____.
8. The money available for consumption and savings after taxes have been deducted is called _____ income.
9. No. 8 across can also be called "take _____ pay."
10. Values held by each family member may or may not _____ with stated family values.
13. In order to make use of more money than one presently has, he may apply for this.
14. Current choice expenditures that are not essential for the family's existence or for fulfilling prior commitments.
17. The more or less specific targets toward which people direct their efforts.
18. To set aside an amount of money which has not been spent for discretionary expenditures.
19. Individual or _____ values.
20. Income taxes are computed on a _____ basis.

DOWN

2. Expenditures or cost.
3. An individual's values may or may not be compatible with those of his _____.
4. Functions of a consuming unit are earning and _____.
5. The necessary expenses for which a specific commitment has already been made by contract or other agreement are called _____ expenses.
6. When one knows what a person's goals are, it is possible to determine what he _____.
7. Those necessary expenses for which one cannot determine exact costs in advance are referred to as _____ expenses.
11. The money a man works for is the money he _____.
12. The money available for spending and saving after taxes have been deducted is called disposable _____.
15. Leases are _____.
16. A medium of exchange is _____.

*Adapted from Pamphlet and Bulletin 3 C in Bibliography

APPENDIX C II
CROSSWORD PUZZLE KEY *

ACROSS:

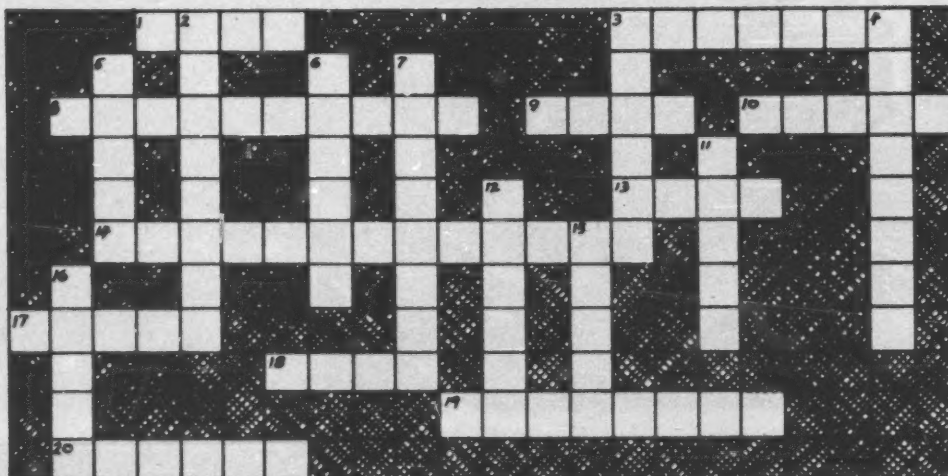
1. need
3. friends
8. disposable
9. home
10. agree
13. loan
14. discretionary
17. goals
18. save
19. personal
20. yearly

DOWN:

2. expenses
3. family
4. spending
5. fixed
6. values
7. flexible
11. earns
12. income
15. rents
16. money

* Adapted from Pamphlet and Bulletin 3 C in Bibliography

CROSSWORD PUZZLE



APPENDIX D
MULTIPLE CHOICE *

I. Values are said to influence behavior. In that sense one can see certain behaviors and preferences as related to the values of an individual. For each of the statements below, circle the value which is suggested or implied.

1. To have friends:
SECURITY FRIENDLINESS INFLUENCE NEW EXPERIENCE RECOGNITION
2. To have people think well of me:
HELPFULNESS RECOGNITION INFLUENCE FRIENDLINESS SECURITY
3. To do what is right according to my beliefs:
FREEDOM WORKMANSHIP INFLUENCE RELIGION ORDERLINESS
4. To have influence with people:
WEALTH INFLUENCE FRIENDLINESS HELPFULNESS RECOGNITION
5. To do things well:
RECOGNITION WORKMANSHIP SECURITY HELPFULNESS FREEDOM
6. To have as many good things as possible:
RELIGION WEALTH SECURITY WORKMANSHIP NEW EXPERIENCE
7. To be reasonably sure about the future for myself and my family:
WEALTH FREEDOM FAMILY LIFE RELIGION SECURITY
8. To have things neat, orderly, and organized:
RECOGNITION ORDERLINESS INFLUENCE WORKMANSHIP SECURITY
9. To do things for my family and others:
HELPFULNESS FAMILY LIFE FRIENDLINESS INFLUENCE NEW EXPERIENCE

- II.
1. friendliness
 2. recognition
 3. religion
 4. influence
 5. workmanship
 6. wealth
 7. security
 8. orderliness
 9. helpfulness

* Pamphlet and Bulletin 3 C in Bibliography

APPENDIX E
TEST YOUR DOLLAR SENSE *

The following test can help you evaluate your skill in the use of money. Give yourself 5 points for every "Yes" answer. If your score is...75-100, you have good dollar sense...50-75, you can improve...below 50, you really need to develop some ability to handle money.

	YES	NO	TO SOME EXTENT
1. Do you have a plan for using your money?	___	___	___
2. Do you occasionally keep a record of your spending to know where your money is going?	___	___	___
3. Do you plan for large expenses such as Christmas and birthday presents, graduation costs, new clothes or sports equipment?	___	___	___
4. Do you know approximately how much your family spends on you each year?	___	___	___
5. Do you know when a bargain is a bargain for you?	___	___	___
6. Do you avoid buying things on the spur of the moment without thinking whether or not you really need them?	___	___	___
7. Do you still wear and like the last four items of clothing you bought?	___	___	___
8. Do you consult your parents before making major purchases such as a winter coat, a suit, a record player, or a typewriter?	___	___	___
9. Do you save part of your money for future goals?	___	___	___

*Pamphlet and Bulletin 2 K in Bibliography

10. Can your spending plan be adjusted to meet new situations without great difficulty? — — —
11. Do you know how to have fun when you're "broke"? — — —
12. Do you read labels and seals attached to merchandise before you buy? — — —
13. Do you keep your savings in a safe place away from temptation? — — —
14. Do you have any plans for handling future money problems? — — —
15. Do you promptly return money or items you "borrow"? — — —
16. Do your expenses balance with the amount you have to spend? — — —
17. Do you look for facts about a product before you buy? — — —
18. Do you keep the items you now own in good condition? — — —
19. Do you recognize the financial needs of other members of your family as well as your own? — — —
20. Do you know without looking approximately how much money you have in your pocket or purse at this moment? — — —

APPENDIX F

A SAMPLE QUESTIONNAIRE

"You and Your Money"

Goals: To identify sources of income, amount of income, habits and attitudes about spending and saving.

Directions: Place a check (x) in the column that best represents your answer.

	Yes	No	Sometimes
1. Do you have a regular allowance?	___	___	___
2. Do you have enough money for your needs?	___	___	___
3. Does your allowance last from payday to payday?	___	___	___
4. Do you ask your parents for additional money?	___	___	___
5. Do you earn extra money for chores around the house?	___	___	___
6. Do you earn money on odd jobs for neighbors?	___	___	___
7. Do you have a part-time job?	___	___	___
8. Do you keep a record of your spending?	___	___	___
9. Do you make a plan for spending your allowance?	___	___	___
10. Can you resist the spending pressures of friends?	___	___	___
11. Are you allowed to use your parents' charge accounts?	___	___	___
12. Do you avoid buying clothes you can wear only a few times?	___	___	___
13. Do you feel that teenage boys and girls should go Dutch?	___	___	___
14. Do you make it a habit to go from store to store to compare quality and price before making a purchase?	___	___	___
15. Is there someone at home to whom you can go for help with personal money problems?	___	___	___
16. Can you resist buying a bargain just because it is a bargain?	___	___	___
17. Do you think it is just as important to know how to spend money as it is to earn it?	___	___	___
18. Do you know what items must be included in the family budget?	___	___	___
19. Do you think money spent for recreation is wasted?	___	___	___

APPENDIX G

KEY WORDS TO LEARN

Swap--Barter--Direct exchange of goods or services.

Expenses--Amounts for which payment must be made.

Records--Written accounts.

Satisfactions--Things or events which give pleasure.

Consumer--One who uses goods and services.

Allowance--A regular amount of money given to an individual to be spent, saved or even lost.

Income--A gain in resources.

Expenditures--Something that is used or paid out.

Goals--Objectives--Something one hopes to attain.

Resources--Something in reserve or ready if needed.

Priorities--Rank or order.

Needs--Things necessary to an individual's well-being.

Wants--Desires.

Advertisements--Intended to arouse a desire to buy.

Labels--Written description attached to an article.

Brands--Identifying marks.

Comparisons--Determining how things are alike or different.

Value--Degree of importance; degree of worth.

Use--To employ or consume--how an item is utilized.

Care--To show concern for.

Criteria--Standards by which decisions are reached.

Market --A place where things are bought or sold.

Guarantee--An assurance, something given by way of security.

Warranty--A statement of proof or assurance.

Customer--One who buys or wishes to buy.

Budget--A plan for spending and saving.

Planning--Making decisions in advance.

Wardrobe--All of the clothing and accessories owned or used by a person.

Cosmetics--Items used to alter appearance.

Hobbies--Pastimes.

Entertainment--That which causes one's time to pass agreeably or amuses him.

Gift--A present or donation.

Contributions--That which is given for a particular cause.

Currency--Medium of exchange such as money.

Gimmick--A device used to cheat or deceive.

APPENDIX H

YOUR MONEY'S WORTH IN SHOPPING *

1. Establish goals that will guide your spending.
2. Develop a buying guide that will give you a practical and factual help in shopping.
3. Develop well-planned shopping lists.
4. Choose the best times and places for most efficient shopping.
5. Compare qualities, prices, and services to assure you the best value for your purpose.
6. Decide on the method of payment which best suits your needs.
7. Understand the part you play as a consumer-citizen.

These seven steps will help you get your money's worth in shopping. At the same time, through expert shopping, you'll help to reach the goals you want for better family living.

REMEMBER:

1. Merchandise which is damaged or destroyed through careless or thoughtless handling by a customer must be paid for out of the profit a merchant makes on other items.
2. It may be cheaper to have an item delivered than to go to the store for it. The cost depends upon your facilities.
3. The time consumed in making repeated trips to the same store all during the week can often be used to better advantage elsewhere.
4. Shopping lists can be made with the arrangement of the store in mind. Separate lists for separate stores are often handy.
5. Scanning newspaper advertisements can help you to spot the items you need. Telephone calls can also help you to locate what you need.

6. Many dealers will be glad to give a discount for cash payment.
7. The warranty or service available should be considered in buying items which will require service.
8. Government bulletins, consumer guides, etc. can give valuable information concerning quality.
9. The cost of upkeep of many items can outweigh the initial cost.
10. Services such as gift wrapping, delivery, credit, personal shopping, etc. should be considered as part of your return on your investment if you need to use them.

*Condensed from Filmstrip 2 F in Bibliography

APPENDIX I *

INCOME-OUTGO CHECK LIST #1 (Students)

Where does it come from?

_____ allowance
 _____ special allowance funds (lunches, clothes, etc.)
 _____ earnings
 _____ gifts

Where does it go?

_____ candy, gum, ice cream, hamburgers, other snacks
 _____ comic books, magazines, books, newspapers
 _____ gifts
 _____ hobbies
 _____ contributions (charity, school collections)
 _____ movies
 _____ repaying loans
 _____ savings for special purchase in near future
 _____ long-range savings in bank account
 _____ bus fare
 _____ lunch
 _____ club dues
 _____ sports equipment and repair
 _____ school supplies
 _____ football, baseball games, etc.
 _____ concerts
 _____ school plays
 _____ athletic fees
 _____ dances
 _____ class trips
 _____ dating expenses
 _____ phone calls
 _____ skating rink, pool, etc.
 _____ car purchase
 _____ car maintenance (registration, gas, repairs, insurance)
 _____ musical instrument, record player, etc.
 _____ records
 _____ hair cuts
 _____ cosmetics, toiletries
 _____ clothing
 _____ dressmaking materials
 _____ clothing upkeep (cleaning, alterations, shoemaker, etc.)
 _____ emergencies

* Pamphlet and Bulletin 4 in Bibliography

APPENDIX J

HOW DO YOU MAKE A COMPLAINT?*

We are told that teenagers have ten billion dollars in their collective pocket-book. That's a lot of money! That makes the teenager a consumer of no small importance. That also gives the teenager a responsibility that cannot be ignored. No one has the right to be careless with ten billion dollars.

It isn't easy to be a good consumer. Even consumers are not necessarily good ones simply because they are informed. Regardless of how much we know about making wise selections of goods, we sometimes fail because we simply will not follow through on those things we know are good consumer habits.

Most of the poor buys we make are because of careless buying habits. Few of them are due to ignorance as consumers. To know how to be a good consumer is one thing--to be a good consumer is another.

We all know that buying only from a retailer who has a reputation for reliability is a good consumer habit, but do we always adhere to it? We know, too, that we should buy only those items that carry reliable, informative labeling backed by a dependable testing program, but how many of us ever read the labels and follow label directions, let alone limit our purchases to properly labeled items!

Yet suppose you have used the best of your judgment in buying something. Suppose the item has failed to give satisfaction. How do you go about the business of making a consumer complaint?

In the first place, be assured that you have a right to expect value returned for the money you spend--that a reliable retailer, a dependable manufacturer or producer has just as much interest as you have in your being a satisfied customer. He knows that satisfied customers remain good customers.

If you have bought from a dealer who does not enjoy a good reputation for the manner in which he does business, chances are you will have difficulty getting an adjustment on an item that has been unsatisfactory. But the American business community is full of fine dealers and manufacturers. It's up to you to support good business by giving it your business.

Be sure you do have a justified complaint. If you have failed to follow package or label directions in the use or care of an item, you really have no right to complain. If you have bought a so-called "big bargain" that has lost or had removed identification tags and care labeling, you probably can do nothing about unsatisfactory performance.

If you insist on buying fragile items because you think they are prettier, you should not demand sturdy performance. For instance, many of us know that service-weight hose give longer wear, but many of us buy the sheer ones because we think they are more attractive. If we do this, we must accept the limitations of sheer hosiery.

Following through on consumer complaints is costly in time and energy for you and it is costly in time, energy, and money for the retailers, the manufacturer and the producer. So be sure your complaint is a justified one.

Now having satisfied yourself that you are justified in your complaint, the next step is to put yourself in the right frame of mind. Expect fair and courteous treatment in return for your own show of courtesy. Just remember, the person who handles your complaint might very well be your next door

neighbor or your next door neighbor's cousin. Courteous, pleasant treatment by you will probably be rewarded by the same treatment for you.

Even when you do not receive sympathetic treatment, it seldom helps to bluster and make threats. You can be firm without being threatening. And you should be firm if firmness is needed.

So--you have a justified complaint, how do you go about it? Depending on the item, you might return it to the store where you made the purchase. Or it might be better to write to the manufacturer or producer. Complaints by telephone are usually unsatisfactory. First, the item in question is not available to the merchant or manufacturer for examination. You may fail to give all the needed information or the person at the other end of the line may fail to get it all down. And finally businesses are not always set up for telephone complaints; therefore your call may interrupt a business transaction and you may not have the undivided attention of the person on the other end of the telephone line.

On the whole it is best to make your complaints to a store in person. It may be even necessary, if you don't have the address of the manufacturer of the item.

If you do go to the retailer with your complaint, the following suggestions may help both you and the retailer:

1. Return the article in a clean condition--the store people should not have to handle soiled articles.
2. Try to accompany the article with the sales ticket and with any identifying labels or in the original package.
3. Avoid making returns during rush hours if possible. It is easier for the salesperson, the buyer in the department, or personnel in the complaint department to give you considerate attention when things aren't rushed.
4. Try to avoid making returns near closing time. Remember, complaints are time consuming; store personnel are as anxious to get away from the job on time as you are to get away at the end of the school day. And they usually have end-of-the-day business duties to perform.
5. Be sure you have all the facts--so you can register an intelligent complaint.
6. If you receive less than courteous treatment, don't assume this is necessarily the policy of the company. Store personnel are only human; perhaps if you receive rough treatment it is a reflection of rough treatment given the salesperson by the customer ahead of you.
7. If you do not receive satisfaction from the person with whom you deal first, don't give up. Firmly insist on seeing the next highest person in authority. And keep on insisting until you are satisfied you have had fair treatment or until your appeal reaches top authority.
8. Be courteous and pleasant--a smile will go a long way.

With some items, consumer complaints are best handled by writing the manufacturer. This is especially true of package goods found on the shelves of the grocery store or supermarket and of equipment too large for easy return to the store.

Be assured a reliable manufacturer appreciates your letter of complaint if its written with dignity, without rancor, and if it contains needed information. Your letter of complaint is an indication that you have faith in the company even though you may not be happy with the company's product. Your complaint may be an indication of trouble with his product that he was unaware had existed.

The following suggestions may help you in writing such a letter:

Make sure you have the correct address. You'd be surprised at the circuitous route taken by some consumer letters to manufacturers before they reach the proper address. An improperly addressed letter may be responsible for a delay in your receiving a reply.

Write a business-like letter. This will be appreciated.

Keep a carbon copy even if you must write a letter in long hand. Send a copy to the retailer who sold you the article. Indicate on the original letter that this carbon copy has been sent.

Give all possible identifying information on the complaint item such as the brand name, the size, the color, the model number.

Tell the price paid.

Indicate where it was and when.

Send what remains of the product in the original package if possible, if it is a packaged product. If it is an item of clothing or other easily portable item, send it with the letter but be sure to insure the package.

Give a clear concise statement of how the product has been unsatisfactory.

Most such complaint letters will receive a prompt and courteous reply. Manufacturers spend vast sums of money to assure good customer relations programs. They want your good will. Having worked in the home service department of a fine large company for more than ten years I can personally vouch for the careful personal attention given consumer letters--whether they be "brick-bats or bouquets." An unjustified complaint will receive the same careful attention as a justified one.

You should have an acknowledgment of receipt of your letter, if not a reply, within two weeks. After reasonable time has elapsed, if you have not heard from the company, do not hesitate sending your letter to the president of the company. He may never see your letter but someone at the management level will see it and will act accordingly.

Finally, again let me say that consumer complaints are expensive in time, energy, and money. They may involve frustrating situations and therefore may require courage on your part.

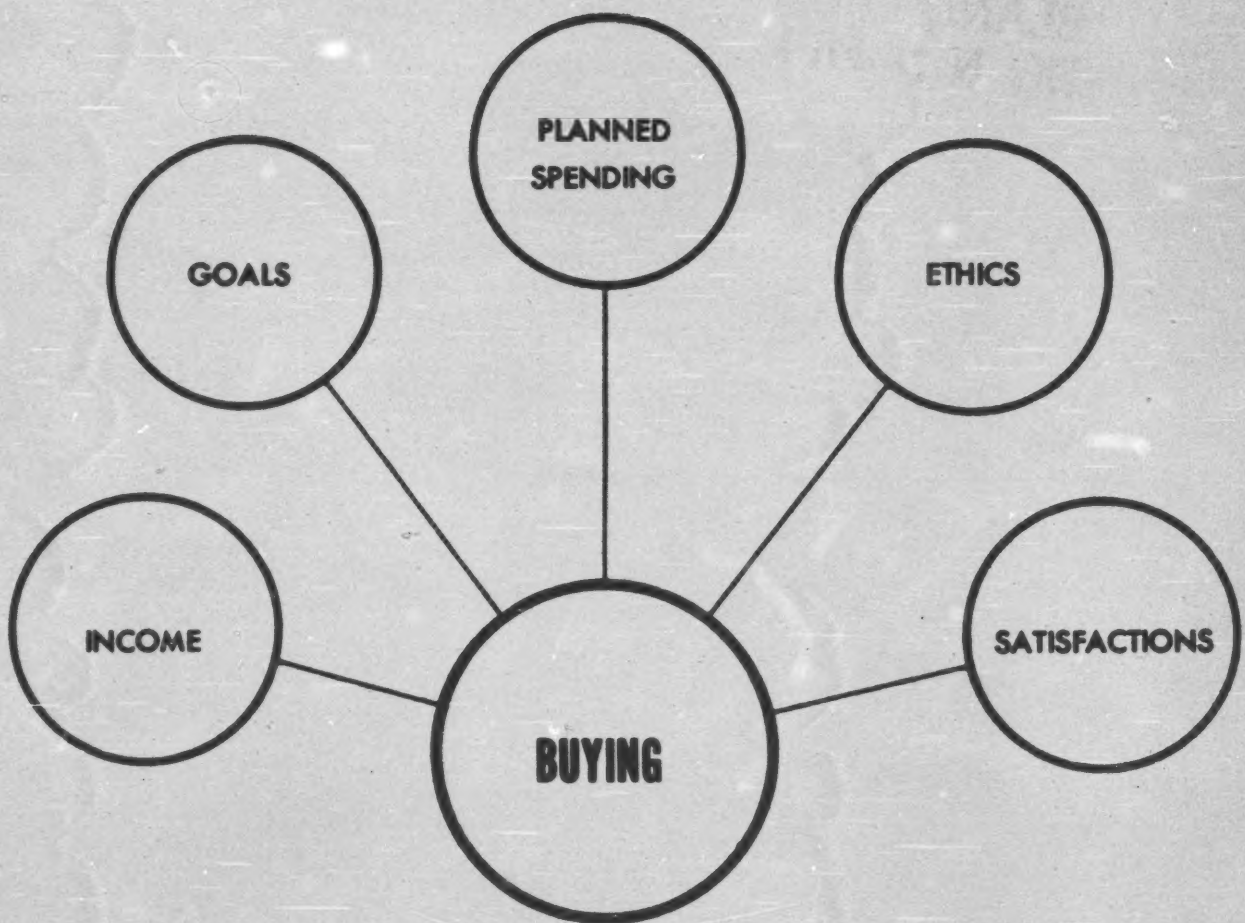
Of course, a combination of good informative labeling backed by testing programs based on adequate consumer goods, standards, and good habits on the part of the consumer will eliminate most complaints. For example, there are national standards such as American Standard L 22, Performance Requirements for Textile Fabrics, or AS Z61, Terminology, Dimensions and Tolerances for Home Cooking Utensils. When there is general compliance with these standards and it is so indicated by labeling and advertising, then the producer, the distributor, and the consumer will have a common language in dealing with the item.

When the article is backed by an American Standard, each may know exactly what is wanted merely by knowing what is in the standard. Each may be assured that the Standard has been developed by competent technical authority--that all essentially concerned with it has had the opportunity to have a voice in its development. Not all labeling is informative labeling, but the consumer can have confidence in an item that carries an indication of compliance with an American Standard, for she knows it is backed by a nationally recognized standards program.

Business and industry do have an interest in the consumer--they do want consumer confidence.*

*Teen Times, November, 1961, pp. 7-8. By Rose V. White.

BEGINNING LEVEL
Early Adolescence
Home Economics I



CONCEPTS TO BE EMPHASIZED

HOME ECONOMICS I

OVERVIEW

Since the ninth grader's chief interest seems to be personal, it is suggested that the family life approach to consumer education be indirect at this age level. Consumer education in ninth grade can help the student improve her personal life and, horizontally, her family life, by providing a basis for decision making in the handling of individual resources, goods, services, time and money.

Early adolescence is the time to build strong foundations pertaining to values and goals in earning and spending money. Teenagers spend a great deal of money on their own personal wants and needs and need to learn the basic fundamentals in management. Therefore, the emphasis in this unit will be placed on the personal approach. Since the interest span of this age group is relatively short, a few major concepts have been selected to be used in a week's span which may be more meaningful than one longer unit.

Learning experiences in consumer education should demonstrate usefulness to the individual and family in their everyday life. The resources and methods can be the current experiences of the students, their peers, families, and the teacher, as well as media such as newspapers, magazines, radio and television. In effect, this means that the materials need to be completely current.

MAJOR CONCEPTS TO BE EMPHASIZED

Understanding Money--Money, What Are You?

What is money?

Measure of worth or value

Medium of exchange

Resource to achieve individual and family goals

A good that can be bought

Importance of money

Helps fulfill individual and family desires for:

Security

Physical well-being (food, clothing, shelter)

Beauty

Personal fulfillment

Education

Contributing to society

Achievement

A particular style of life

Understanding Consumer Buying--Let's Spend Our Money Wisely.

Plan for purchases

Needs vs. wants

Types of plans

Written, mental, visual or picture plans

Where to purchase

Services provided by various types of stores

Type of store and variation in cost

Time to purchase

Effect of season on price, quality

Sales

Kinds of sales (one-cent, after Christmas, white, etc.)

Regular price vs. sale price

How to decide true value of merchandise for individual or family

Availability of money

Buying guides

Advertising

Kinds of appeal used

(fashion, logic, prestige, identify or imitate someone, emotion)

Media used

(TV, mail, magazines, radio, newspaper, personal)

Labeling

- Government regulations
- Informative labeling
- Content labeling

Protection

- Guarantees and warranties
- Government inspection
- Seals of approval
- Trade marks

Grades, Standards

- Standards of identity

Shopping Ethics

- Consumer rights and responsibilities

Buying Food

What determines how much money to spend?

- Number of people
- Food patterns
- Likes and dislikes
- Ability to cook
- Time available to cook
- Amount of income
- Knowledge of importance of nutrition

Planning for food purchases

- Different ways to plan purchases
- When and where to shop
- Comparison of cost of various food groups (meat, vegetables, etc.)

Obtaining quality in food

- Labels on cans and packages
- Grades of meat, eggs, etc.
- Grades and brands for canned food
- Inspection
- Recognizing quality in fresh fruits and vegetables

Buying and Acquiring Clothing for Myself

Determining clothing needs

Planning for clothing purchases

- Determining needs
- Establishing priorities

Obtaining quality

Label information, laws governing labels on fabric and garments
Ability to recognize good quality construction
Suitable for person and occasion

Buying Shelter

Factors that determine housing needs
Money available
Desires and needs of young couples

SUBJECT MATTER AREA: Consumer Education
LEVEL: Home Economics I
TITLE OF THE UNIT: Dollars and Sense
SUGGESTED TIME: 4 to 6 Weeks

GENERAL OBJECTIVES:

When students have finished this unit they will be better able to:

1. Become aware of the meaning and function of money.
2. Understand that each family member can contribute to the family income.
3. Become aware of the different sources and different types of family income.
4. Gain ability to obtain more satisfaction from money spent for security, beauty, personal fulfillment, education, and a particular style of life.
5. Understand possible causes for impulse buying when teenagers buy.
6. Identify possible consequences of impulsive buying by teenagers.
7. Recognize some of the social and economic forces in today's society which influence personal wants and spending.
8. Appraise the influence of values and goals upon individual spending and saving.
9. Appreciate values and priorities in using one's money.
10. Evaluate personal choices as related to family finances prior to teenage decision making.
11. Recognize there are many and varied influences in wants and goals of family members.
12. Appraise the use of self-discipline in managing one's money to reach one's goals.
13. Comprehend the relationship between buying practices and satisfaction achieved in using money, goods, and services.

14. Understand labels, grades and standards of consumer products in relation to making wise decisions.
15. Recognize that the consumer has many rights as well as responsibilities as a shopper.
16. Make wise decisions individually and in groups.
17. Plan goals so that important values can be achieved.
18. Recognize some of the complexities of living and decisions which young people make.
19. Recognize the importance of management of available resources for achievement of goals.

MAJOR CONCEPTS TO BE EMPHASIZED:

UNDERSTANDING MONEY:

What is Money?

Measure of worth or value

Medium of exchange

Resource to achieve individual and family goals

A good that can be bought

Importance of Money

Helps fulfill individual and family desires for:

Security

Physical well-being (food, clothing, shelter)

Beauty

Personal fulfillment

Education

Contributing to society

Achievement

A particular style of life

BEHAVIORAL OBJECTIVES:

Know the meaning of money--what it is and what it does.

Understand the relationship of buying practices and satisfaction to the use of money.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Knowing the meaning of money can help one to know what it is and what it does. Awareness of money, its meaning and functions, develops an understanding of how each family member contributes to the economy. A person, through the use of his abilities to perform services, can extend or substitute these abilities for money	<u>"Money, What Are You?"</u> Teacher introduces "Hello Dollars" by contrasting money with leaves falling from a tree, defines money and explains the meaning of the dollar sign. Appendix A Complete Questionnaire "Where I Get and How I Use My Money." Appendix B Students and teacher cooperatively develop skit: "Recognize Your Money and Friends." Class presents in pantomime and identifies each character: Money is Magic, Money is Everything, Money is the Root of all	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
income.	Evil. Line up characters in skit. Money Crazy, Round Dollars Roll, Money is Not Important.	List the three most important functions of money and read aloud in class. Compare and discuss their money values.
Values serve as guides in developing goals.	Complete the section "My Goals" using one side of manila folder. Appendix C	
Values and goals change with varying needs and demands of stages in family life.		
Goals influence the decisions one makes.		
Family incomes vary in sources, in amount and in frequency.	<u>"Money Go Round"</u> Study the community in relation to different types of jobs available. Rank these as to income ranges--High, Medium, Low.	
The ability to earn affects income and purchasing power. One's choice of recreation activities can serve as a means of extending income.	Discuss sources of family income. Show filmstrips. Filmstrip 1 F	
Income can be ranked according to different ranges: High--over \$15,000 yearly Med.--\$9-15,000 yearly Low--\$3-4,000 yearly		
Clarification of goals and values help people in making decisions that can contribute to the achievement of goals.	Discuss importance of money. List values and satisfactions in the family that do not depend on money. Contrast with those that depend on money.	
The selection of personal or family goals in the order of their importance (priority rating contributes to the satisfaction	Summarize and discuss values in order of importance. Books 1, 10 Bulletins and Pamphlets 9 C,F,J, 13, 19 Curriculum Guide 1, pp. 263-266 Periodicals 1 F	Write a paragraph about the values and satisfactions in the family that don't depend on

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
people can receive from their decision-making.) The family economy affects and is affected by the larger economy. Most people are stimulated by the same or similar desires. Manufacturers and retailers recognize the buying habits of the consumer and advertise accordingly. Money is the medium of exchange and a measure of values. Money itself is of little value; the true value is using it wisely.	Discuss why people want and buy. Students will use GOALS folder as a basis for discussion. Arrange class in different teen circles. Each student labels himself as a different family member. Each family circle has \$100 in play money and plans how they will spend their money. Each circle lists purchases on chalkboard and tells why these were made. Discuss kinds of appeals used in advertising: Personal interest Ego Love and pleasure Desire to remain young Desire to be attractive Need for security Desire for social approval Concern for basic physical needs-- food, clothing, etc. Books 6, 10 Transparency 2 Bulletins and Pamphlets 2,3,8,11,12 C, 14,16 F Periodicals 1 A, B, J, G	money. Discuss in writing: "Attitudes Affect Spending"

MAJOR CONCEPTS TO BE EMPHASIZED:

Understanding Consumer Buying:

- Plan for purchases

 - Needs versus wants

 - Types of plans

 - Written, mental, visual or picture plans

- Where to purchase

 - Services provided by various types of stores

 - Types of stores and variation in cost

- Time to purchase

 - Effect of season on price, quality

 - Sales

 - Kinds of sales

 - One-cent, back-to-school, white, anniversary, etc.

 - Regular price versus sale price

 - How to decide true value of merchandise for individual or family

 - Availability of money

- Buying Guides

 - Advertising

 - Kinds of appeal used

 - fashion, logic, prestige, identify or imitate someone, emotion.

 - Media used

 - TV, mail, magazine, radio, newspaper, person-to-person

BEHAVIORAL OBJECTIVES:

Understand a "bargain" is a bargain only when it has real value to the consumer.

Know that planning can improve consumer buying.

Understand that knowledge can save time and money.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
To spend money wisely one needs to recognize some of the social and economic forces in today's society which influence personal wants and spending. One needs to recognize the many and varied influences on the wants and goals of family members. Needs and wants can vary with both social and individual groups. Needs and wants differ. Need is essential, want is a desire. There are various types of plans for the use of money. A plan for buying is a necessary element in careful money management. A buying plan includes one's goals and one's income. Buying is a skill to be developed from early childhood through adult years.	<u>"Let's Spend Our Money Wisely."</u> Make a list of factors which influence buying: Friends Feelings Self-concept Fashion versus fads Advertising Parents Sales personnel Discuss: "Do you ever change your mind about items you expected to purchase?" What caused the change in goals? Were the results satisfactory? Discuss the difference between needs and wants. Use your goals folder and make a list of your personal needs and wants. Estimate the cost of each need and want. Make a list of various types of plans for spending: Written Mental Visual Picture Plans Why is a plan for buying necessary? What type of plan is best for you? Why? Discuss. What should a plan include? Each teen group make a week's plan for spending a teenage allowance. Using a variety of newspapers, list the difference in cost of advertised goods. Books 6,11,13 Bulletins and Pamphlets 9 C, 10 Film 1 A Transparencies 1,4	Write answers to these questions: 1. Do you always make your allowance last to the end of the month? 2. Do you invariably run short and have to borrow? 3. When you receive your allowance, do you save some, no matter how little? 4. Do you often run short because of buying on impulse? 5. Do you often discover that your purchase is not what you wanted? 6. Do you know how much you spend each month? 7. List five factors that would help you to spend your money wisely.

MAJOR CONCEPTS TO BE EMPHASIZED:

Understanding Consumer Buying

Labeling

Government regulations
Informative labeling
Content labeling

Protection

Guarantees and warranties
Government inspection
Seals of approval
Grades and standards
Standards of identity

Shopping Ethics

Consumer rights and responsibilities

BEHAVIORAL OBJECTIVES:

Know the value of labeling when buying.

Become familiar with some consumer protections.

Practice shopping ethics when buying.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Labels on products can be of considerable help to consumers.	Teacher and class discuss meaning of word label.	
Labels facilitate value comparisons when purchasing.	Each member of class lists what was on the label of the hairpiece, hair dryer, or other grooming aid which she recently purchased.	
Knowledge can be expected to have a positive influence on the consumer.	Summarize information from labels on various types of grooming aids on chalkboard. Students examine labels on new grooming aids exhibited.	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
The truth in packaging law is a result of consumer demand for reliable information.	Compare content of labels on display products with that summarized from their recent purchases: - Name of product - Brand Name - Trademark - Where manufactured - Union made - Size - Construction - Directions for care and use - Guarantee - Appendix E Teacher discusses purposes, values, and consumer responsibilities of Fair Packaging and Labeling Act and Federal Food, Drug and Cosmetic Act. Appendix F	
Grades designate from best to poorest.	Observe exhibit of labels made by teacher. Identify types of labels: - Descriptive - Economical - Grade - Content Discuss why labeling is so important. What additional information on labels would be helpful in decision-making? Emphasize informative and content labeling. Of what value are government regulations?	
Price alone is not always a true indication of quality.	Why is price not always an indication of value?	
Cost and quality comparisons may save the consumer money.	Discuss relative costs, durability, natural appearance, quality of various hairpieces.	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Grade labels and standards of identity provide additional information which can aid the consumer in decision making. Grade labels and standards of identity can be guides to quality in buying.	What protection does the consumer have when purchasing? Invite a resource person from a Beauty School or a sales representative from a Specialized Store. Bulletins and Pamphlets 16 H. Exhibit of labels. Teacher emphasizes Federal Acts, such as Food and Drug, Labeling. What are responsibilities of the consumer in relation to each act? Examine an exhibit which teacher or students have made of: Guarantees and Warranties Seals of Approval Trade Marks Compare content and values of each type of item. Teacher defines and shows display of grade labels and standards of identity. Discuss advantages this type of labeling and standards of identity would provide for grooming aids and other purchases. Examples: Grade labels on canned food, eggs. Standard of identity on light bulbs. Building Your Vocabulary to be completed in notebooks. Appendix G. Game: Scavenger Hunt. Appendix H How are grade labels and standards of identity guides to quality in buying? Display grade labels and standards of identity prepared by teacher or by students. Periodicals 1 H, 16 G, pp. 17-18	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Satisfactory shopping habits can be learned.	List specific examples of how to be courteous shoppers.	Write a paragraph telling the rewards you could expect from using good shopping ethics.
Consumer and retailer both have rights and responsibilities.	Prepare checklist of desirable shopping habits. Invite a retailer to discuss shopping habits he has observed.	
Each depends on the other to achieve his mutual goals.	Plan skits showing desirable shopping practices: Returning goods Seeking information Honesty Politeness Time Considering others Caring for merchandise Film 1 B	
Buying practices can be related to the satisfaction of the consumer in the use of his money.	Buzz group: What are some of the buying practices you have observed when you have been shopping? Classify the buying practices as either desirable or questionable. Book 13	Present problem solving cases which enable students to apply principles of buying. Example: "When given similar samples of merchandise to examine, students examine and select one which seems to be most suitable for given occasion."
	Field trip to learn buying tips from sales clerks, Guest speaker, sales clerk, to discuss buying tips. Books 10,11 Curriculum Guide 4 Periodical 1 E	Compare choices and values made and support decisions.
	Interview parents to determine buying practices associated with purchases that were of little satisfaction.	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Properly prepared advertising can be informative and helpful.	Curriculum Guide 6 Periodicals 1 D, G, 3 D, 4 Select standard items often purchased and have students compare price ranges. Determine the different kinds of sales being offered. Discuss regular price versus sale price, effect of season on price, quality, etc. List the types of sales at which you can purchase general items: Pre-season After season Dollar Day Washington's Birthday Closeout Pay regular price + \$1.00 and get two. One cent Periodicals--General(Current) Set up criteria for judging advertising.	
Consumer information is available from many sources.	Analyze basis for determining true value of merchandise for individual or family. Consider availability of money.	
Since prices and products change rapidly, it is important that the consumer keep informed.	Discuss other media used for advertising: Radio, Television From the day's radio or television program announce the names of the programs which are on during the class period. Ask which one they would like to see or hear. As they watch or listen, perform several tasks: 1. One group should count the number of and time of commercials. 2. A second group should list the content of commercials.	Bring four newspaper advertisements numbering them from 1 to 4. Rate each on the Advertising Rating Score Sheet according to number. Appendix I

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
	3. Third, list the types of appeal made by the advertising. Needs versus wants Fads versus fashion Psychological (Prestige) Emotional Factual (Logic) Identify or imitate Summarize on the chalkboard by groups compare and contrast-making articles versus buying. Curriculum Guides 4, 6 Bulletins and Pamphlets 9 B, 9 K Filmstrip 1 Periodicals 1 C, 3 A Appendices J, K	

MAJOR CONCEPTS TO BE EMPHASIZED:

Buying Food:

What determines how much money to spend?

Number of people

Food patterns

Likes and dislikes

Ability to cook

Time available to cook

Amount of income

Knowledge of importance of nutrition

Planning for food purchases

Different ways to plan purchases

When and where to shop

Comparison of cost of various food groups (meat, vegetables, etc.)

Obtaining quality in food

Labels on cans and packages

Grades of meat, eggs, etc.

Inspection

Recognizing quality in fresh fruits and vegetables

BEHAVIORAL OBJECTIVES:

Spend money wisely considering family food habits.

Identify some food buying practices that help to extend the food dollar.

Use information leading to wiser decisions in buying quality food.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Money and resource management can be keys to wise buying.	Discuss the effect that the amount of money has on food buying. What factors determine how much money is to be spent for food? Income Values Time Individual needs and desires Number in family Food habits	
The amount of money available to spend on food can influence	Discuss factors which influence decisions in buying food. Differen- tiate between needs and wants.	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
food patterns. Food patterns vary and can be made flexible. Food can be served in different ways. Patterns of eating vary with family values, size of family, responsibilities of family members, equipment and time available for cooking. Desirable buying practices can help stretch the food dollar. A good manager becomes familiar with buying guidelines.	Each class member list on pass slip the factors which influence his family's food expenditures and turn slips in to teacher. Observe shoppers in a supermarket, with special attention being given to comparing those who use lists to those who do not. Make a list of differences in the way they shop: Items selected Amount spent Time spent Ready prepared versus uncooked foods Who is doing the shopping? Examine food advertisements in newspapers. Check timely tips in food buying. Compare prices of various foods and other information about the foods. Show and discuss Filmstrip B. Basic Four Building Blocks prepared by teacher or students. Appendix L. Bulletin and Pamphlet 12 E Develop a buying guide which includes: Ways to plan purchases Plan how to spend your money What to purchase How to get the most for your money How to select the best buys How to decide where you will shop How to decide when you will shop Determining the type of store in which you will shop Tour a supermarket, observing: Cost differences in prepared food and uncooked food Cost differences in various types of packaging Various brands	Compare and contrast observations in relation to good buying habits. List in notebook points which would help one be a better food buyer.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
The time selected to buy usually influences decision making. The smart shopper is aware of where to buy and knows the current prices and services available. Where you buy can make a difference in prices and services.	Arrangement of goods Space between aisles Convenience of location of items Other Different groups of students could be assigned a specific task to observe and record their observations List and discuss the types of markets: Supermarkets Charge and delivery stores Farmer's market Special markets (Fruit, seafood, poultry, meat, etc.) Roadside markets Delicatessen Discount stores Independent stores Drive-Ins for take-out food	Groups list and compare major points observed. Role play and evaluate: The Tired, Hungry Shopper on Way Home From Work. The Rushing Shopper. The Couple Shopping. The Family Shopping. The Smart Shopper.
Food costs are determined by the form in which food is purchased.	Books 2, 4, 8 Bulletins and Pamphlets 5, 7, 12 A. Periodical 3 C Filmstrip 2 Discuss these methods of buying: Cash Charge Food stamps Barter Review the forms in which food may be purchased: Fresh Canned Frozen Dried Instant Other Compare the cost of several foods available in different forms. Discuss relationship of costs to food values of each form of food.	Summarize points one should keep in mind when buying food for the family: Food patterns Modified diets Activities Likes and dislikes Time available Equipment Guests

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Impulsive food buying can lead to waste of money and food. Food prices can vary according to the season. Meat prices are usually seasonal. Overspending for meat may be destructive to family food finances. The number of edible servings can be used as a guide in buying meat rather than the cost per pound. Wise shoppers usually ask questions, observe, compare, and try different foods.	Groups of students visit several types of stores to determine relative costs and food values of at least three forms of a specific item. For example: Baked potato stuffed in foil shell Instant potatoes Fresh potatoes Compare and discuss information obtained using chalkboard. Have students arrange, observe, and discuss display of food compared. Appendix N Why should impulsive buying be avoided? Discuss seasonal prices. For example: Beef is a better buy in winter, veal in the summer. Students check with parents to determine types of meats selected and weekly expenditures. Take a market field trip to show how careful shoppers choose meat products. Compare cuts and prices of meats, with emphasis on less expensive cuts. Discuss preparation required and food values. Contrast the number of servings obtained from a pound of ground beef with a rib steak of the same weight. Appendix M. Compare prices per serving. Consider seasonal meats and relative prices. Discuss meat inspection and grading. Determine your family's weekly expenditures for each food group.	Complete in notebooks: What type of meat, grade, and amount will you need for a family of four on a budget of \$25.00 per week for food?

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
	How does the amount spent for meat compare with other food expenditures? Books 2, 4 Bulletins and Pamphlets 3, 9 D, 9 E, 12 A Curriculum Guide 3	Keep a written record of the cost, type, and amount of each food group used in your home for one week. Determine the percentage of the total dollar spent for each group. Discuss and compare.
Vegetables, fruits, milk products and eggs are often neglected in family food buying.	Compare meat expenditures with those for vegetables, fruit, milk products and eggs. Hand in comparative survey.	
	How can food preparation influence your expenditure for the various food groups? Curriculum Guides 2, 4, 6 Bulletins and Pamphlets 16 D Filmstrip 4	
The wise consumer can usually get more for his food dollar.	List practices which can save on food expenses. Include: Study the ads for sales and good buys Buy foods in season Know nutritional values Use cheaper cuts of meat Shop with a list Avoid overspending for snacks and extras Avoid impulse buying Shop as seldom as possible. Develop a check list that can be used in buying for class activities. Appendix O	
Proper storage of food can save food values and money.	Use care in storing, preparing, cooking and keeping foods.	
The consumer has aids which can help guide him in buying. These	Discuss: "What Is a Good Label?"	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
aids are: labels, grading of foods and food laws.	Draw up a checklist of the information given on what is considered a good label. Appendix P. Examine labels from different types of food. Summarize information on the labels, such as: Quantity Kind of food Weight Specifications Ingredients Manufacturer Nutritive value Illustrations Grade	Test over Using Labels as Buying Guides. Students bring examples of labels they consider excellent, fair, and poor. Classify labels and set up exhibit. Evaluate exhibit.
Industry and government issue guides to aid the consumer in wise food purchasing.	Examine several food products that have been voluntarily graded by the United States Department of Agriculture, a state or local organization, such as eggs, dairy products, and processed fruits and vegetables to become familiar with grading. Curriculum Guide 6 Bulletins and Pamphlets 1, 16 C Report on the various laws pertaining to food, such as the Federal Food, Drug and Cosmetic Act. Include in reports: Purpose Who administers law and how Indication of inspection--stamps, etc. Food to which law applies Appendix Q	Take test to identify some USDA graded products. Examples: (meats) USDA Prime USDA Choice USDA Good USDA Standard USDA Commercial Set up checklist as a result of reports on Federal laws affecting foods. Give Food Purchasing Quiz. Upon completion discuss information in test.

MAJOR CONCEPTS TO BE EMPHASIZED:

Buying and Acquiring Clothing for Myself:

Determining clothing needs

Planning for clothing purchases

Determining needs

Establishing priorities

Obtaining quality

Label information. Laws governing labels on fabric and garments.

Ability to recognize good quality construction suitable for person and occasion.

BEHAVIORAL OBJECTIVES:

Understand the relationship of information provided by agencies and industry through labels and advertising to decision-making.

Realize the importance of clothing purchases in filling recognized needs.

Recognize the influence of value patterns in the acquisition of clothing.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Choices made in the acquisition of clothing are usually influenced by a person's value patterns.	Buzz Groups. List on cards: Items of clothing purchased by individuals in the last 2-3 weeks. Why items were purchased. Summarize lists on chalkboard. Each group select one item for discussion. For example: Swim suit Girdles Bra Panties Dress Appendix R Discuss reasons for purchases in relation to wise decision making.	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Thrift is the absence of waste.	Discuss: Could you have saved money if you had checked your wardrobe and planned before purchasing? Bulletins and Pamphlets 17 C, 18 Films 1 C, 1 D Periodicals 1 I	
Information given in labels and in advertising by different agencies and industries can assist the consumer in decision-making.	Groups buzz about points in films and then compare with reasons for purchases. List factors to be considered when purchasing a specific item.	
Good wardrobes need not be large.	Discuss importance of planning wardrobe. Define inventory. Why is an inventory necessary when planning? Analyze clothing inventory and needs in planning a proper wardrobe. What type of clothes do you need? To what extent do you consider color when purchasing? Appoint a panel to discuss the teenager's lament: "I don't have a thing to wear." Each class member inventory her wardrobe for next day using her folder: Appendix T	
An individual can dress appropriately on a small budget.	How can planning ahead help you to avoid costly mistakes or "hang-ups?" Make list of your clothing needs and wants for the next six months.	
Every clothing purchase can contribute to filling a recognized need.	Establish priorities of clothing needs and wants. What determines how much you can spend for clothes? In your plan for spending consider your resources:	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
The best clothing values may be found in the medium price range. Attractively dressed persons usually choose clothing wisely.	Imagination Time Ability to sew Help from others Sharing of talents and abilities with your family Knowledge of buying Resources Keeping in mind the amount you can spend, check the items you plan to purchase during the next three months and estimate the cost of each, then total the cost of these. How does this total compare with your budget? If you exceed your budget, what can you eliminate? How does one handle unlimited wants? Discuss why teens are influenced by their friends in regard to buying clothing. Have a "Best Foot Forward" day. Each class member wears her most becoming school outfit. Each tells the class why she thinks the lines are becoming and why she likes it. Discuss how to shop effectively: Know how much you can afford to spend. Follow your spending plan. Consider your present wardrobe as you shop. Shop only in reputable stores. Compare prices and values in several stores. Buy the quality best suited to your purpose. Learn all you can about the care and wear before you buy. Read the labels and hang tags. Pay close attention to the workmanship. Check the fit and general appearance before buying.	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Consumer information can be used when buying clothes.	Show ways the expenditure of money for clothing may be influenced by: Coordinated clothes Fad vs. fashions Quality buying Care of clothes Simple clothing tricks Use of accessories Filmstrip 5 Bulletins and Pamphlets 4, 9 B, 9 G, 9 H, 12 F, 17 E	
Wisely selected clothing meets acceptable stan- dards of workmanship.	Bring in and evaluate ready-made garments for labels, hang tags, differences in quality, workmanship, and costs. Discuss labeling laws for fabrics and garments. A specialized sales or resource person could be helpful. Appendix U Books 5, 7, 9, 12 Bulletin and Pamphlet 15 Discuss Federal Trade Commission Ruling on Silk Labeling: Appendix V Books 5, 12 What other information is found on the labels and/or hand tags? Fabric finish Care and laundering instructions Shrinkage Stain resistance Water resistance Permanent or durable press Sizes Dyes Fabric construction (Bonded, fur-like, leather-like, paper, knits) List the types of sales at which you can purchase clothing. Pre-season After-season Washington's Birthday Dollar Day Close-out	Test: "What Is Your Label IQ?" Appendix W

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
	Analyze wording in sales advertising in relation to value: Specially purchased Slightly irregular Seconds Specific sizes Specially priced Compare at such-and-such a price Hold a panel discussion on ways clothes may be purchased: Cash Charge Lay-Away Installment React to the following: "It Takes More Than Money To Be Well-Dressed."	

MAJOR CONCEPTS TO BE EMPHASIZED:

Buying Shelter

Factors that determine housing needs:

Money available

Desires and needs of young couples

BEHAVIORAL OBJECTIVES:

Understand the relationship of desires and needs to choice of shelter.

Adapt housing needs to income.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Family needs, desires, social value and income are influenced by the choice of family shelter.	"Your Home Is What You Make It." Use a poem, such as "Home," by Edgar A. Guest, stories about home, songs or quotations to discuss the differences in a house and a home. React to the following: "I like to see a man proud of the place in which he lives; I like to see a man live in it so his place will be proud of him." Abraham Lincoln	
The decision to rent, buy, or build a home may depend upon values, economic trends, cost, family needs and income. Families can adapt housing needs to ability to pay.	List factors to be considered to make the most of your housing dollar: Determine housing needs. Decide where you want to live. Know how much you can spend on housing and related expenses. Decide whether to rent, buy, or build. Know when and where to seek professional advice. Learn to judge and compare different houses and apartments. Decide how to finance buying or building. Buy insurance to protect your house and possessions. Preplan your moves to save time, energy and money.	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Individuals vary in their housing desires and needs.	Transparency 3 Books 9, 10, 12 Dramatize a young couple planning for their first home. Apartment House Trailer What are the housing needs and wants of a young couple? Must fit needs and budget Convenient transportation Easy parking Good neighborhood Attractive appearance Police and fire protection Adequate size Near job Appliances for ease of maintenance Privacy Access to shopping areas Books 9, 10, 12 Bulletins and Pamphlets 16 A, 16 B, 16 C Curriculum Guide 6	Judge and compare different apartments, housing and living quarters; use the checklists for Apartments and Houses. Test-- Choosing the Right Home. Appendices X, Y, Z

HOME ECONOMICS I

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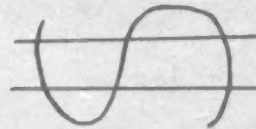
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APPENDIX A

A NEW LOOK AT THE DOLLAR Analyze the Dollar Sign Itself



Begin by making a dollar sign on the chalkboard or on cardboard, then explain what it represents. For present purposes, the two parallel straight lines stand for income and outgo. Continuing the analysis, see how the dollar sign looks lying down. Here the curved line shows the normal ups and downs of any budget. Important thing is to keep income and outgo as nearly in line as possible, even though there may be temporary fluctuations.

Source:

Show-How and Showmanship with Accent on Visuals. By Genevieve Callahan and Lou Richardson, Iowa State University Press, Ames, Iowa, 1966, pp. 67-68.

APPENDIX B

SURVEY QUESTIONNAIRE
HOMEMAKING I--CONSUMER EDUCATION

WHERE I GET AND HOW I USE MY MONEY

Goals: To determine sources of teenage income, amounts of income, attitudes and habits of spending and saving.

Directions: Place a check (x) in the column to the left that best represents your answer. DO NOT SIGN YOUR NAME.

Yes No Sometimes

- | | | | |
|-----|-----|-----|---|
| ___ | ___ | ___ | 1. Do you have a regular allowance? |
| ___ | ___ | ___ | 2. If yes, do you receive from \$1 to \$5 per week? |
| ___ | ___ | ___ | (a) \$5 to \$10 per week? |
| ___ | ___ | ___ | (b) \$10 or more dollars per week? |
| ___ | ___ | ___ | 3. Do you earn extra money for services at home? |
| ___ | ___ | ___ | 4. Do you earn money outside your home? |
| | | | If so, how? _____ |
| ___ | ___ | ___ | 5. If you earn money outside your home, do your parents tell you how to spend it? |
| ___ | ___ | ___ | 6. Do your parents give you money for personal expenses as needed? |
| ___ | ___ | ___ | 7. Do you receive money as gifts for birthdays, Christmas, etc.? |
| ___ | ___ | ___ | 8. Do you borrow money from your parents, or other family members? |
| ___ | ___ | ___ | 9. Do you borrow money from your friends? |
| ___ | ___ | ___ | 10. Do you promptly repay money you borrow? |

Yes No Sometimes

— — —

11. Do you know without looking how much money you have in your purse or with you now?

— — —

12. Does your allowance cover all of your personal expenses such as lunch, church, gifts, etc.?

— — —

13. Do your parents ask you to tell them how you spend your money?

— — —

14. Do you plan with your parents how to use your money?

— — —

15. Do you think your parents should know how you spend your money?

— — —

16. Do your parents feel that you spend money foolishly?

— — —

17. Do you have a plan for using your money?

— — —

18. Does this plan limit your freedom of spending?

— — —

19. Do you keep any type of record of the money you spend?

— — —

20. Do you plan ahead for large expenses?

— — —

21. Do you help with the support of your household?

— — —

22. Do you have a regular plan for savings?

— — —

23. Do you have a savings account for your funds?

— — —

24. Do you have a piggy bank or other plan for saving?

— — —

25. Do you have a personal charge account?

— — —

26. Do you charge on your family's charge account?

— — —

27. Are you aware that things used at school are paid for with taxes?

— — —

28. Are you aware that vandalism of public property increases the taxes your parents are required to pay?

— — —

29. Are you considerate of other's property?

APPENDIX C

MY GOALS

"Stuff" or Things I Want Soon

"Stuff" or Things I Want During The Next Year

"Stuff" or Things I Want In The Future

APPENDIX D

GLOSSARY

Advertising--The process of bringing the prospective buyer from a state of awareness to that of preferring, liking, and buying a product.

Allowance--A specified sum of money given to a child at regular intervals, which is his to spend, save, give away or even lose.

Barter--An exchange of goods for other goods.

Better Business Bureau--An organization in most large cities to protect consumers against unfair business practices.

Budget--A plan based on an estimate of expected income, for spending, saving, and investing money over a period of time.

Buying--The act of acquiring either an economic good or service by the giving of either money or other valuable consideration.

Charge Account--A credit arrangement whereby a customer is permitted to charge purchases and to pay for them according to some predetermined plan.

Consumer Credit--Debt incurred by individuals for goods or services for personal or family use and consumption.

Consumer--A buyer of goods and services.

Consumer Goods--Goods intended to directly satisfy the wants of individuals and families.

Credit--A means of obtaining something of value in exchange for a promise to pay at a future date.

Credit Card--An identification card or plate which enables a consumer to use a charge account at specific retail outlets or for specific services.

Discount House--A retail store in which lower prices are featured and a minimum of service is provided.

Down Payment--The amount of cash required by the seller to initiate an installment purchase.

Fad--A trend in buying for a particular product followed for a time with exaggerated zeal.

Generic Name--A description common to or characteristic of a whole group or class.

Gimmick--Anything used by a seller to induce people to purchase something that they might not otherwise buy.

- Impulse Buying--The buying of merchandise at the time it is seen without any forethought or pre-planning.
- Income--The money that is earned by (wages), business (profit) and property (interest or rent).
- Label--A statement attached to an article or a commodity describing its essential characteristics.
- Money--Something generally accepted as a medium of exchange, a measure of value, or a means of payment.
- Need--A want of something requisite, desirable or useful.
- Price--The value of a product or service expressed in terms of money.
- Sales Tax--A tax on the sale of goods or services.
- Saving--Setting aside a part of income regularly.
- Want--A desire for something that we feel will give us pleasure or satisfaction.

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APPENDIX E

WIGS

Dynel cannot be dyed or color rinsed at home or in the beauty parlor because the color must be heat set.

About 50 percent of all women's hairpieces sold in the United States today are made of synthetic fibers. Of the synthetics, the Mod acrylics such as Dynel (U.S.) and Kanekalon (Japan), are the most widely used. The principal advantages of the synthetics are said to be that they are nonflammable, nonallergenic and washable. They are reported to not retain odors and are not affected by rain or sunlight. Prices for a synthetic stretch wig may be as low as \$30.

The popularity and high prices of good wigs have attracted a number of "fast buck" operators. One technique has been to offer the prospective victim a wig at a low price or no price at all if she will sign an agreement to have it styled regularly by the supplier. Sometimes the gimmick is a card advising the recipient that she has "won" an expensive wig in a recent contest, although she may be unaware of having entered any such thing. The "agreement" for cleaning and styling may run for 12 months, or for a period that is not stated in the advertising.

Source:

Consumer Bulletin, Vol. 52, No. 5. May, 1969, pp. 8-10. "Wigs For Glamour and Convenience."

APPENDIX F

CONFUSION IN PACKAGING AND LABELING

Charles A. Vanik of Ohio is one Member of Congress who has not contented himself with general charges of confusing practices on the part of grocery trades. He has studied the work of the clever and resourceful men who design packages for the supermarkets and other stores that sell packaged foods and household supplies.

Congressman Vanik sent members of his staff into the field to conduct studies of the proliferation of package sizes that makes it impossible for consumers to compare unit-prices when they are shopping. Many consumers wish, for obvious reasons, to make comparisons of costs per ounce or per pint in order to determine which of several brands of breakfast cereals, detergents, salad dressings and many other common super market and grocery store commodities is the best buy when they believe the products are of the same type, or quality, or general usefulness in the home.

They have every right to do this as they did when grocery products were weighed out and measured in their presence by a clerk with a scale, a set of iron weights, and pint, quart, and gallon measures. Yet a great many marketing men regard it as their right to frustrate, by various expedients, consumers who wish to make unit cost comparisons.

Mr. Vanik reports no less than 24 different net weights of breakfast cereal packages, from 4 7/8 ounces for Snack Pak, 5 ounces for Puffed Wheat, 5 1/2 ounces for Treat Pak, 6 ounces for Puffed Rice, 6 1/2 ounces for Special K, to 15 ounces, and 1 pound 4 ounces for Frosted Flakes, 15 1/4 ounces for Shredded Wheat, 1 pound for All Bran, 1 pound, 2 ounces for Wheaties. Mr. Vanik in his report refers to this as a "bewildering proliferation of sizes." Such diversity is regularly practiced by countless manufacturers besides those marketing breakfast cereals. The Bureau of Standards found 28 separate sizes of detergents, 26 of toothpaste, in a single store.

Mr. Vanik's characterization is clearly a well justified one. It's out of order for marketing men to refer to the wonders of the American system of distribution in the grocery trades when such a pointless, confusing medley of package sizes is permitted to continue uncorrected by the trades concerned.

Manufacturers assert, with lack of proof, that the small and confusing differences are the result of the need to use standard size packages filled by costly automatic packaging equipment for products of varying density. There is a large flaw in this reasoning. A substantial number of food and other products are packaged in even volumes and weights: 1 pint, 1 quart, 8 ounces, 1 pound 2 pounds, 5 pounds. (Coffee (ground and in the bean), flour, sugar, beans, salad oil and shortenings, butter, margarine, some brands of cookies, crackers, and cereal, mayonnaise, preserves, syrups, a few kinds of candies and canned goods.) These even values permit a discriminating shopper in most instances to make quick mental comparisons.

The slack filling of packages is so great in extent, with 20,30, even 40 percent of air packaged along with the corn flakes, cookies, crackers, spaghetti, or other common grocery product, that one must characterize as absurd manufacturer's assertions that a difference of 1/4 ounce (or, indeed, in many instances

even several ounces) in net weight is justified by any sort of packaging problems at the factory level. (Or by the need to use one size of box, instead of several, on the packaging line for different products of a similar type--corn flakes, for example.)

Another reason why the manufacturers' argument fails to convince is seen in the observation Mr. Vanik's staff made of quantity changes between two visits to stores, about a month apart. Every observing consumer has noted that when a manufacturer wants to make a change in the net weight of a package, he does not hesitate to do so, and he does so often. It is only weight and volume changes from odd ounces to even numbers like 8 ounces, 1 pound, 2 pounds, 1 quart, and one pint, and the like that he finds inconvenient or a cause of an alleged increase in cost of production.

Special K was reduced in weight from 10½ to 10 ounces (with no change in price per package); Cocoa Krispies from 9 to 8½ ounces with an 18 percent increase in price per ounce. 40 Percent Bran Flakes dropped in quantity from 16 to 14 ounces, a 12.5 percent reduction in weight with only a 2 3/4 percent reduction in the price of a box. Package changes--if in the direction of giving less for the same amount of money--seem to present no economic or other obstacle that troubles the manufacturers.

Congressman Vanik notes that the new Truth in Packaging Act might as well not be in force, for all one could judge by his staff's study of chain stores' shelves in the District of Columbia, and he has a valid point there. The justly criticized "cents off" labeling abounds, too, to add to the consumer's difficulty in comparing prices and weights.

Crisco shortening was sold in the 3-pound can in October, 1967 at 89¢ (with no "cents off"). The detergent All was 59¢ in October, 59¢ in December with no "cents off" (no change in net weight). Something "haywire" here, and decidedly puzzling to an observing consumer. In other cases the "10¢ off" really applies. Thus Hungry Jack packages of 60 4-inch cakes sold in late October at 45¢ (with "10¢ off") and in early December at 55¢ with no "cents off."

But how is the consumer to know when the price reduction is real and when it's just a lure to the consumer who doesn't know last week's or last month's price for a packaged article?

An interesting element of Congressman Vanik's studies was the contributions made to them by students at a Florida Junior College. The students' survey showed that mandatory provisions of the new law were still being ignored. For example, the number of servings was being advertised without any statement of the quantity in a serving. Many cereals and other products listed their weights in pounds and ounces, instead of in ounces as the law requires (for more convenient comparisons of cost per ounce, without need to convert pounds and ounces to ounces before the slide rule, or the consumer's capabilities in mental arithmetic, could be bought into play).

Mr. Vanik's studies and ours on deceptive packaging were not considered newsworthy by the newspapers and magazine press. Grocery products advertisers have regarded publication of such practically useful and important news items as an unfriendly act that tends to discourage business concerns from rewarding newspapers and magazines with profitable orders for advertising space.

In fact, about two years ago a leading grocery trade executive went to a great deal of trouble to persuade magazine editors that they should have writers

prepare articles that would put the packaging business in a favorable light, and so combat certain unfavorable publicity the trade was receiving as a result of a Senate Committee's investigation of packaging practices. The Committee hearings disclosed practices that many consumers found highly confusing or deceptive and otherwise objectionable.

Source:

Consumer Bulletin. Vol 52, No. 1. January, 1969.

APPENDIX G

BUILDING YOUR VOCABULARY

Directions: On a separate sheet of paper, write each of the terms listed in the column on the left below. Read the three definitions to the right of each term. After each term, copy the definition that best matches it in meaning.

- | | |
|----------------------|--|
| 1. descriptive label | a. A statement found on a product that itemizes important information about the product.
b. A tag carrying a message about the product to which it is attached.
c. A statement carried on a product that promises the product will perform in a certain way. |
| 2. economical | a. The largest size in which a particular product is packaged.
b. The saving of money or other resource.
c. Avoiding waste or extravagance in using money or other resources. |
| 3. grade label | a. A label describing the materials from which a product is made.
b. A label found on some food products indicating the amount of nourishment in the product.
c. A label indicating the quality of the product |
| 4. label | a. The brand name placed on a product by the manufacturer or seller.
b. A tag, carton, wrapper, or seal that carries a message about the product to which it is attached.
c. A tag attached to a product indicating its price. |

CHECKING YOUR READING

1. Why is it more difficult all the time to get your money's worth?
2. When is one article considered to be a better buy than another?
3. What purpose does a good label serve? What are some of the things a good label should tell you about a product?
4. Why is it more important for packaged items to be well labeled than for other kinds of goods?
5. If food grades are not a measure of food values, what should determine the grade to buy?
6. To what extent can you depend on labels to give you the information you want about the products you buy?

Source:

YOU AS A CONSUMER, unit 3, p. 120.

7. How reliable is the information you find on labels?
8. What is perhaps the oldest method for judging the quality of goods?
9. Give examples of some articles for which inspection is the best way to judge quality.
10. How can you determine quality when you buy something you know little about?
11. Why is it usually advisable to shop more than one store before you buy?
12. Does shopping around to compare prices, quality, and quantity always pay?
Gives examples of when it does and when it does not.

APPENDIX H

SCAVENGER HUNT Barbara Harris

This game idea could be used by 4-H Clubs, FHA, or classes, with adaptations as needed. It is here planned to teach information about labels and seals of approval to 4-H Club members. (In some groups, labels alone would be sufficient for one meeting.)

Preparation required: Write lists of items to be collected and make enough copies for the group. In some cases, neighbors might need to be informed that "scavengers" would call. In other cases, the items could be available at the meeting place or in the classroom.

Prepare questions for follow-up discussion.

Rules of play: Divide group into pairs or small teams and give each team a list of items to locate. Designate time limit.

All who collect their total list in the allotted time should be recognized, and the team collecting their list first is declared winner. If none collect all the items, the winner is the one who collected the most.

The discussion follows according to the objectives for the activity. Or the game can be made more difficult by having each team explain their items or answer questions regarding them in order to score for that item. Further complexity can be introduced by having more difficult items score higher. The collected items could be incorporated into a display to share their learning.

Examples of scavenger lists on labels and seals:

List A

Wrapper from corn flakes
Wrapper from soup with more
noodles than chicken
Wrapper and instruction from
a child's toy
Dinner roll wrapper

List B

Wrapper from sugar coated corn flakes
Wrapper from soup with more chicken than noodles
Label from Good Housekeeping guaranteed item
Wrapper from USDA grade canned fruit or vegetable
Tags from Perma Press item

List C

Label from UL approved item
Can from federally inspected meat
Instructions from 100% wool garment
Box and instructions from small
appliance
White bread wrapper

Source:

Illinois Teacher. November-December 1969, Vol. 13, No. 2.

APPENDIX I ADVERTISING...

AD RATING SCORE SHEET

AD (description)	 COOL (attractive, pleasing, factual)	 TOOL (facts, nothing but facts)	 FOOL (no facts, attractive, perhaps misleading)
1			
2			
3			
4			

APPENDIX J

THE ADVERTISING CODE OF AMERICAN BUSINESS

1. **TRUTH...**Advertising shall tell the truth, and shall reveal significant facts, the concealment of which would mislead the public.
2. **RESPONSIBILITY...**Advertising agencies and advertisers shall be willing to provide substantiation of claims made.
3. **TASTE AND DECENCY...**Advertising shall be free of statements, illustrations or implications which are offensive to good taste or public decency.
4. **DISPARAGEMENT...**Advertising shall offer merchandise or service on its merits, and refrain from attacking competitors unfairly or disparaging their products, services or methods of doing business.
5. **BAIT ADVERTISING...**Advertising shall offer only merchandise or services which are readily available for purchase at the advertised price.
6. **GUARANTEES AND WARRANTIES...**Advertising of guarantees and warranties shall be explicit. Advertising of any guarantee or warranty shall clearly and conspicuously disclose its nature and extent, the manner in which the guarantor or warrantor will perform and the identity of the guarantor or warrantor.
7. **PRICE CLAIMS...**Advertising shall avoid price or savings claims which are false or misleading, or which do not offer provable bargains or savings.
8. **UNPROVABLE CLAIMS...**Advertising shall avoid the use of exaggerated or unprovable claims.
9. **TESTIMONIALS...**Advertising containing testimonials shall be limited to those of competent witnesses who are reflecting a real and honest choice.

Developed by:
Advertising Federation of America
Advertising Association of the West
Association of Better Business
Bureaus, Inc.

Source:

Consumer Education--A Course of Study. West Virginia Retailers Assoc. Charleston, West Virginia, p. 9.

APPENDIX K

TEACHING CHILDREN TO ANALYZE TELEVISION ADVERTISING

By Lee Bennett Hopkins

Lee Bennett Hopkins is senior consultant, Educational Resources Center, Bank Street College of Education, New York City, New York.

Within the past decade, television has become a tremendously important part of the child's environment. Children by the million--across the nation, across the world--can quote jingles, name their favorite television personalities and tell what color outfits Batman and Robin will be wearing. They manipulate the channel selector hour after hour, day after day, to tune in at precisely the right time the programs that they have selected for viewing. Television is a part of children's lives--and our's!

Long before the child enters school he is bombarded with ideas expressed in television advertising. A great deal of time and money is spent by manufacturers each year to extol "the most stupendous movie ever" or to persuade a viewer that this is "the more chocolately chocolate." Hundreds of advertisements, most of them expertly produced, proclaim the virtues of certain products over and over again, day in and day out, to the vast, unresisting captive audience of children.

The Institute for Propaganda Analysis has identified seven basic techniques of types of advertising. They are:

1. Bad names, words with unpleasant connotation.
2. Glad names, words connected with pleasant feelings.
3. Transfer, when you buy a product and you transfer your feelings to it.
4. Testimonial, well-known persons endorse products.
5. Plain folks, common man.
6. Stacking the cards, telling only a part of the truth.
7. Bandwagon, "everybody's doing it."¹

Projects revolving round these seven types of advertising and related to television commercials could be an exciting and integral part of the elementary school curriculum. Middle grade pupils especially, after several years of exposure to commercials, may have become aware of some absurdities or anachronisms in vocal and visual appeals.

¹. Institute of Propaganda Analysis. Propaganda Analysis. (New York: The Institute for Propaganda Analysis, 1938)

Introducing a Unit on Television Advertising

To get children into a discussion of television commercials, simple questions about advertising might be posed by the teacher:

Why are products sold?

How are products sold?

Who sells products?

Following this basic discussion, one common product might be selected that most children have or use in their homes, such as soap, or toothpaste.

Children could be asked to find out what brand of toothpaste is used in their homes and why their parents buy specific brands. It might be suggested that certain factors be considered:

Size of container

Taste

Smell

Packaging

Relative quantity

Health value

Price

Brand name

Basic to these reasons would be advertising of that product. After brand names are given, the teacher could ask about television commercials in regard to toothpaste promotion to see if frequency of television advertising is related to frequency of mention of the brands most used by pupils.²

Pupil Activities

Let us suppose that children in one class are asked by their teacher to compile a list of well-known television slogans, such as "Melts in your mouth, not in your hands." This list is duplicated in sufficient number to distribute as a quiz show to other classes, wherein "contestants" may identify products which advertising slogans promote. To enhance interest in this project, children are encouraged to give their reasons for recalling certain slogans more readily than others and to say why easily remembered slogans affect purchases.

From this analysis, the teacher leads the children on to analyze audience appeal. At whom is the commercial directed, adult or child; teenager, housewife, boy or girl?

Children could create and under their own direction dramatize their own television commercials, using consciously some of the persuasive tactics learned from earlier study. Effectiveness could be analyzed by the other members in terms of criteria set up by the class or suggested by the teacher.

²Ralph Lee Smith, The Bargain Hucksters (New York: Thomas Y. Crowell Co., 1962), pp. 199-204.

Claims in television advertising might be examined. An adult's observation could be read by the teacher and discussed by the class, such as this quotation from Smith:³

...toys are extensively advertised over television in connection with children's progress and the inflated list price has been prominently featured. Kiddies and grown-ups are both deceived into thinking they are getting sensational bargains when they go to their local toy store and find out the prices.

A survey of the prices of a number of leading toys, made by the Los Angeles Better Business Bureau and published in December, 1961, shows the way in which leading manufacturers have been using this device:

<u>Item:</u>	<u>Advertised List Price:</u>	<u>Advertised Selling Price:</u>
Baseball Game	\$9.00	\$5.84
Radar Toy	20.00	10.88
Computer	10.00	6.77
Lie Detector	5.00	3.32
Baby Doll	15.00	9.64*

Possibly a person connected with an advertising agency or a television studio could be invited to visit the class to speak and answer questions about television advertising.

Another rewarding project or phase of a project would be an interview with local merchants to see if television advertising influences their stocking of various merchandise.

Culminating Activities

Field trips might be planned by the class to view a television commercial being filmed or to visit a local supermarket to see how many of the brands offered are advertised frequently on television.

Using the list of the seven basic types of advertising, children can construct charts showing examples of one, several or all of these types employed in television commercials. Examples such as the following can be developed by the teacher to give children:

Tommy saw an advertisement for a toothache remedy on television. The advertisement stated:

Buy a bottle of ACHE-AWAY at our own risk! The next time you have a toothache, take ACHE-AWAY. If your toothache does not

³Ibid., pp. 15-16.

*This list continues to cite 15 additional toy examples.

go away, bring the bottle back, and we'll happily refund your money!

State whether the comments below are FACTS or ASSUMPTIONS:

- ___ If your toothache does not go away, the company will refund your money.
- ___ ACHE-AWAY wants very much to relieve you of pain.
- ___ ACHE-AWAY is the best toothache remedy on the market.
- ___ ACHE-AWAY comes in a bottle.

Following class discussion and analysis, the class may be interested in finishing the project and emphasizing the learning gained by writing and producing a play or preparing and duplicating a booklet about television advertising for other classes.

Teaching Aids

Television sets: Where it is not usually a part of classroom, a TV set could be brought into the class for actual viewing of commercials during the school day.

Films: Films of television commercials might be obtained by writing to advertising firms or to television networks.

Filmstrips: "How People Buy," a black and white, free loan filmstrip is available from General Electric Company, 1 River Road, Schenectady, New York.

Tapes: Tape recordings can be made of the sound tracks of television commercials to bring into the class.

Pamphlets: There are many pamphlets concerning consumer education. The American Association of Advertising Agencies, 900 Wilshire Boulevard, Los Angeles, California 90017, can supply the teacher with up-to-date information.

Books and Magazines: See References at end of article.

Conclusion

Teachers are surely increasingly aware that with the tremendous influence mass media have on youth today, the need for educating intelligent consumers must now start even before the child enters junior high or high school.

The school has a definite responsibility in educating youth, for it is probably the only institution which can present concepts of advertising and carry through, for a definite period of time, a project in which there is concerted class effort and demonstrable learning therefrom. The value of such

a unit is in the learning and enrichment in the language arts, mathematics, social science, art, and in the development of critical thinking, a goal well within the reach of the elementary school child.

Some References

Ellis, Elmer, ed. Education Against Propaganda. (National Council for Social Studies, 1937) Seventh Yearbook.

Kirkpatrick, C.A. Advertising. (Boston: Houghton-Mifflin Company, 1959)

Mason, George E. "Children Learn Words From Commercial Television," Elementary School Journal, 65 (March, 1965), pp. 318-20.

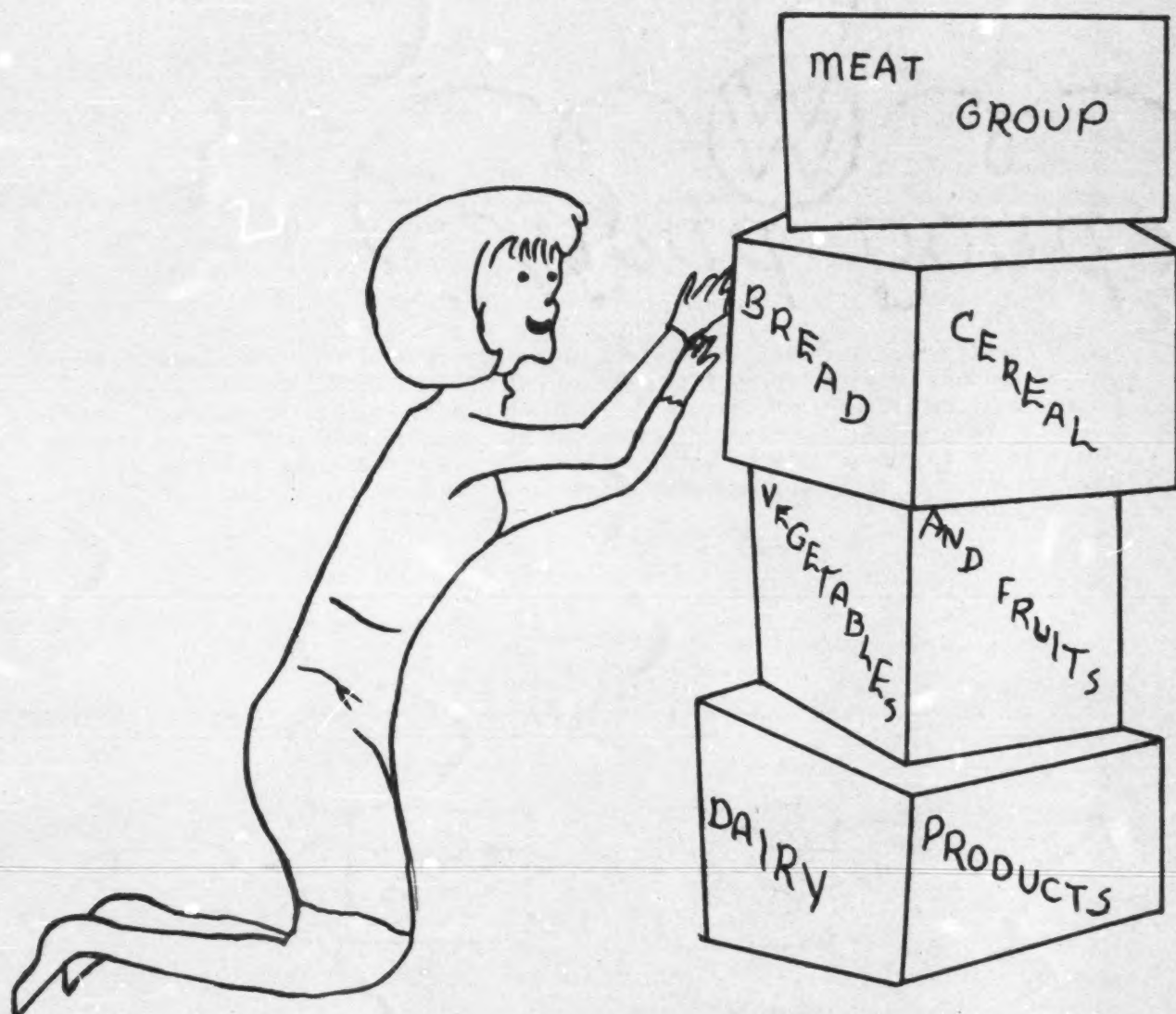
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APPENDIX L

BUILDING BLOCKS
FOR GOOD HEALTH



APPENDIX M

YOUR BEEF BUYING GUIDE

LEARN TO FIGURE COST PER SERVING:

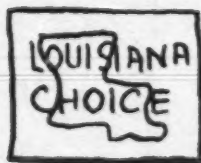
The number of edible portions per pound is your best guide to the value of meat. The amount of bone and fat determines the number of servings ($3\frac{1}{2}$ ounces of lean per pound of beef).

One pound of:

Round steak	= 3-4 servings
T-bone steak	= 1 serving
Sirloin	= 2 servings
Porterhouse	= 1 serving
Round bone chuck	= 2-3 servings
Ground beef	= 3-4 servings

LEARN TO LOOK FOR INDICATORS OF QUALITY:

High quality beef is bright cherry red in color, firm, fine in texture with adequate amounts of firm creamy white fat to give desirable flavor and juiciness. These quality factors are used in determining grades, packer brand names, and retail trade marks. Therefore, you may depend upon quality markings on the cuts as a guide to the quality of beef you prefer. Brand names and trade marks do not necessarily imply the same grade but are rather uniform within each classification.



Louisiana Cooperative Extension Service.

WHOLESOMENESS:

Wholesomeness refers to the health of the animal prior to slaughter and conditions or levels of sanitation which are practiced during the processing, storage, and distribution of the meat product. Marks for wholesomeness are the federal and state inspection stamps. All meat and meat products traveling interstate must be federally inspected and will be identified by the round stamp. The State Department of Agriculture recently instigated an inspection and grading program. Products produced under this program are identified by stamps. State slaughter houses are licensed under the State Board of Health. Their permit numbers appear on meat products coming from these plants as illustrated by the rectangular stamp. This stamp does not necessarily imply wholesomeness.



APPENDIX N

IRISH POTATOES--WHAT INFORMATION CAN YOU FIND ON THE LABELS?

Brand Name	Pkg. Content in Weight	Other Information Found on the Package	Cost	Cost Per Serving
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
9.				
10.				
11.				
12.				
13.				
14.				
15.				
16.				
17.				
18.				
19.				
20.				

NOTE: One pound of fresh potatoes will yield 3 servings. Allow 5 ounces raw for each 3 ounces cooked.

To find cost per serving:

$$\begin{array}{rcl} \text{Cost per unit} & \text{divided by} & \text{No. of servings per unit} & = & \text{Cost per Serving} \\ \frac{\$.32}{8} & & & & \frac{\$.04}{3} \end{array}$$

Adapted from Louisiana Cooperative Extension Service, Louisiana State University, Baton Rouge, Louisiana.

APPENDIX O

FOOD SHOPPING
LIST

FOOD SHOPPING LIST	
<u>Fresh Meats:</u>	<u>On-The-Shelf-Products:</u>
<u>Dairy Foods:</u>	<u>Bakery Foods:</u>
<u>Fresh Produce:</u>	<u>Frozen Foods:</u>

APPENDIX P

USING LABELS AS BUYING GUIDES

Understanding terms and concepts:

A. In the space provided, write the identifying letter of the term in the first column that best matches the phrase in the second column.

- | | | |
|---|--|-------|
| | 1. The first Federal law to prohibit the sale of misbranded food in interstate commerce. | _____ |
| | 2. The Federal agency that includes the Food and Drug Administration among its divisions. | _____ |
| a. Department of Agriculture | 3. Standards that enable products to be recognized by common names. | _____ |
| b. Department of Health, Education, and Welfare | 4. Standards partially based on the color and tenderness of food. | _____ |
| c. Department of State | 5. Standards that state the amount of food a container must hold to meet minimum legal requirements. | _____ |
| d. Federal Food and Drugs Act of 1906 | 6. Labels that describe food products in terms of summary quality ratings. | _____ |
| e. Federal Trade Commission | 7. A Federal agency that offers food grading service to food handlers, producers, and processors. | _____ |
| f. Grade labels | 8. Labels that give specific itemized facts about food products. | _____ |
| g. Interstate Merchandising Act | 9. A Federal agency that administers laws concerning labeling of textiles. | _____ |
| h. Standardized descriptive labels | 10. A law that classifies synthetic fibers into generic or family groups. | _____ |
| i. Standards of fill of container | | |
| j. Standards of identity | | |
| k. Standards of purity | | |
| l. Standards of quality | | |

Source:
Student Activity Guide for Consumer Economics.

- B. Food packers frequently list more information on the labels of packaged foods than the Federal laws require. Decide whether each of the items listed below is or is not legally required information. Indicate your decision by placing a check mark in the appropriate column.

1. The common or usual name of the product.
2. The place where the food product was grown or raised.
3. Recommended uses for the food.
4. The name of the manufacturer, packager, or distributor.
5. The net quantity of the packaged food.
6. The number of pieces in the package.

Legally Required	Not Legally Required
1.	
2.	
3.	
4.	
5.	
6.	

APPLYING YOUR KNOWLEDGE:

Insert a label here from a can of peaches

Refer to the label above to answer the following questions:

1. Which items of information on this label are required by Federal law?

2. What additional information do you think might be included on this label to help the consumer? Explain.

3. a. Is the general overall appearance of a label important? Why?

- b. Is it important to the producer as well as the consumer? Why?

4. a. In what ways do you think the serving suggestions on this label are helpful to the consumer?

- b. In what way do you think they are helpful to the producer?

APPENDIX Q

FOOD PURCHASING QUIZ

1. As cheese is aged for a longer length of time, the price will:
 - a. Increase
 - b. Decrease
 - c. Remain the same
2. The apples which you buy in March have most likely been:
 - a. Stored in a freezer
 - b. Imported fresh from southern states
 - c. Stored from fall in controlled atmosphere
 - d. Kept in cold storage
3. As the weight of a Tom turkey increases, you would expect the proportion of edible meat to:
 - a. Increase
 - b. Decrease
 - c. Remain the same
4. In the food store, the average person spends about 23% of each dollar for non-food items:
 - a. True
 - b. False
5. Convenience foods will cost more than if you prepare the same food from "scratch":
 - a. Always
 - b. Sometimes
 - c. Never
6. Low-fat milk and fluid skim milk are the same product:
 - a. True
 - b. False
7. Americans eat less food totally than 50 years ago. Check whether we are eating more or less of the following foods:

a. Cheese	___ More	___ Less
b. Poultry, Meat	___ More	___ Less
c. Beef	___ More	___ Less
d. Fresh Vegetables	___ More	___ Less
8. If you were to find the following prices for a dozen grade A eggs in the grocery store, which is the better value?
 - a. Extra large at 59¢
 - b. Large at 51¢
 - c. Medium at 47¢

9. Food marketing costs have been divided into four categories. Which of these took the biggest share of the food marketing bill last year?
- Transportation
 - Labor
 - Profits
 - Other costs such as advertising and rent.
10. If you were to buy a 300 pound side of beef for the freezer, about how much would probably be waste?
- 25%
 - 12%
 - 45%
11. The grade of meat really has nothing to do with tenderness, but rather with the wholesomeness of the product.
- True
 - False
12. Dairy sour cream is:
- Cultured from heavy whipping cream
 - Cultured from whole milk
 - Cultured from light cream
13. In 1966, food shoppers spent about what percent of their after-tax income for food eaten at home?
- 28%
 - 18%
 - 43%
 - 34%
14. As the family income goes up, the dollars spent on food may increase, while the percent of income after tax spent on food:
- Increases
 - Decreases
 - Remains the same
15. Meat, poultry, and fish combined take about what percentage of our food dollar?
- | | |
|--------|--------|
| a. 25% | c. 39% |
| b. 32% | d. 46% |
16. When you spend a dollar for food today, about how many cents of the dollar go to pay the market costs?
- | | |
|--------|--------|
| a. 40¢ | c. 51¢ |
| b. 60¢ | d. 71¢ |

APPENDIX Q
(Continued)

NOW CHECK YOUR ANSWERS:

1. a.. Increase
2. c. Stored from fall in controlled atmosphere
3. a. Increase
4. a. True
5. b. Sometimes
6. b. False
7. a. cheese--more
b. poultry--more
c. beef--more
d. fresh vegetables--less
8. b. Large at 51¢
9. b. Labor
10. a. 25%
11. b. False
12. c. Cultured from light cream
13. b. 18%
14. b. Decreases
15. b. 32%
16. b. 60¢

APPENDIX R

FACTS ON FOUNDATIONS AND LINGERIE

The "inside story" of today's up-to-the-minute fashions is you--your body and the foundations and lingerie you choose. These dainty underthings serve a powerful purpose in addition to determining your shape and appearance in the styles you wear. What is more important is that they support and protect delicate tissues and encourage good posture.

The teen figure is always developing, and no one can say at just what age this development begins. It varies with each individual. Once your figure begins, it's an ever-changing process, and because of this, you should be fitted for size every three months. Outgrown garments should be discarded. A too-small bra or girdle will cause discomfort and restrict freedom of movement, as well as decrease circulation and break down muscles and glands.

Selecting a Size: Here's a measurement gauge that will let you measure yourself for a bra. Measure as high up under the arms as possible. If you measure an even number of inches, that's the size you wear; if it's an odd number add an inch for your correct size. For example, 32 inches=size 32; 33 inches=size 34.

To get proper cup size, measure around your body over the fullest part of your bosom. If this is the same as your bra size, you need an AA cup; one inch more, an A cup; two inches more, a B cup; three inches more, a C cup.

There's an endless variety of bra styles and fabric combinations, from the lightest tricot "body" bras, to cottons or blends, to stretchy bras made with elastic. The style you choose should be determined by the size of your bosom and the amount of support needed. A proper-fitting bra will hold in place as

you move and breathe with you.

Choosing a Girdle: A girdle should fit snugly, but not so snugly that it rolls, causes bulges, or cuts off circulation. It should smooth you, firm you, and move with you like a second skin. Most young figures don't need "holding in," but may need gentle abdominal support and the firmness a stretchy garment provides. If you're slender, a simple stretch brief may add the tummy and derriere firmness you need.

Most girdles and panty girdles are made of lightweight spandex power net (a foundation fabric knitted from a blend of spandex, a man-made elastic fiber, and other synthetic fibers, such as Lycra). This power net is sometimes reinforced in strategic spots with heavier satin elastic nonstretch panels. Therefore, the girl with the bulgy tummy should choose a front-paneled garment. The heavy-hipped figure should have firm side panels. The heavy-thighed figure should have a long-legged girdle or panty girdle with side panels.

To help determine your girdle, measure your waistline. If it's 24"-25", you need a small; 26"-27", you need a medium; 28"-30", you need a large; over 30", an extra large.

Buying Lingerie: Panties are not usually tried on at the store, but you can gauge your size for both regular briefs and bikinis by your hip measurements 30"-31"=size 3; 32"-33"=size 4; 34"-35"=size 5. Each additional two inches adds one size to your panty size.

Stretch body stockings, created to be worn under fashions, usually come in one size only and are elastic enough to fit all figures. Bodysuits (tricot bra and pants combinations) are sized according to the bust size. For example, if you wear a size 32 bra, you would choose a size 32 bodysuit.

Slips are essential, serving as linings for fashions. They help prevent clinging and produce a smooth line under whatever dress or skirt you wear. You should select your slips according to the type of fashions you wear the most. The straight slip, which is cut on the straight grain of the fabric (usually a taffeta or other non-cling fabric), has two side seams and is for the slimmer cut of clothes. The A-line also has two side seams, but can be either cut on the bias or on the straight grain; this shape is perfect for pleated or flip skirts.

The mini halfslip usually measures about 12" to 15" from the waist to the hem. The maxi, designed for wear under midi or maxi skirts, has a plain bottom or flounce at the hemline and measures 25" to 27" from waist to hemline. The chemise slip is a slightly shaped slip, without seaming under the bosom. The shorter version of this slip can be worn under all dresses. Chemises are sized according to the bust size. When buying a slip, make sure the trimmings and laces are well-attached and can be washed in the same manner as the basic fabric of the slip.

Caring for Foundations: Since perspiration and body oils harm fabrics, foundations should be washed after each wearing. Check the tag to see whether or not the garment is hand or machine-washable. Never dry foundations in a clothes drier; that would cause them to lose their elasticity and shape. Launder your foundations in warm, sudsy water for three to ten minutes at the most, lest your foundations wear out too quickly. Make sure you use a very mild soap or, better yet, a product designed especially for laundering foundations. Since there are so many different mixtures of fibers, be sure to read the manufacturer's hangtag for special washing instructions.

APPENDIX S

GETTING YOUR MONEY'S WORTH

The following quiz is based on the three preceding pages and is planned to test your buymanship talents. Score yourself as follows: 100-90, you usually get your money's worth; 89-75, you're a fair shopper; 74-60, you frequently spend more than you have to; under 60, better go back and reread the articles.

I. A DASH OF SPICE

Fill in the blanks in each of the following sentences. Count 4 points for each correct answer, all or nothing.

1. Cinnamon, ginger, cloves, and nutmeg are usually referred to as _____.
2. Basil, oregano, tarragon, rosemary, and dill are generally referred to as _____.
3. Most spices and seasonings should enhance rather than overpower the flavor of food; however _____ is an exception to this rule.
4. The _____ form of a spice will lose its flavor more quickly on your spice rack than the _____ form.
5. Whole spices give up their flavor _____, so they should be used in dishes requiring _____ cooking periods.
6. If a recipe calls for a pinch of a spice, you should use approximately _____.
7. Ground spices should be added toward the _____ of the cooking period.
8. The newest trend developed by spice manufacturers is the _____ of spices to make the art of seasoning quick and easy.
9. Since spices don't change the chemistry of cookery, you can use them according to your own _____ as long as you don't alter the basic _____ of a recipe.

II. BUYING BATH AND BED LINENS

1. To amply stock your linen closet, you'll need the following number of sheets for each bed:
 - a. eight
 - b. six
 - c. two
2. Most sheeting in this country is made of:

- a. cotton
 - b. rayon
 - c. dacron
3. One indication of quality in linens is the number of threads per inch. Most percales, for example, have a thread count range of:
- a. 180 to 200
 - b. 100 to 140
 - c. 275 to 350
4. White sheets and pillowcases should be washed with:
- a. detergent and bleach
 - b. detergent only
 - c. mild soap and diluted bleach
5. The most absorbent towel is the one with:
- a. short loops
 - b. long loops
 - c. sheared loops
6. A good quality towel should
- a. have neatly finished ends and selvages
 - b. be spongy and resilient when crushed in your hand
 - c. have a dense, even color
7. To keep a towel absorbent, you should avoid:
- a. detergent
 - b. fabric conditioner
 - c. ironing
8. Some advantages of fitted sheets are:
- a. they are easier to make a bed with
 - b. they give a more exact fit than non-fitted ones
 - c. they are more comfortable if you are a restless sleeper

III. FACTS ON FOUNDATIONS AND LINGERIE (Circle correct answer)

1. Because your figure is constantly changing, you should be fitted for new foundations every three months. True False
2. If your measurements over the fullest part of your bosom is two inches more than your measurement high up under your arms, you need a bra with a B cup. True False
3. The most important thing to remember in selecting a girdle is that it should fit snugly enough to hold in any unwanted bulges. True False
4. If you have heavy thighs, you should buy a long-legged girdle or panty girdle with side panels for extra support. True False

5. To determine your girdle size, you should measure around the fullest part of your hips. True False
6. To determine your panty size, you should measure around the fullest part of your hips. True False
7. Some reasons for wearing slips are to prevent your outer garments from clinging and to produce a smooth line under whatever dress or skirt you wear. True False
8. Both chemises and bodysuits are sized according to bust size. True False
9. Since perspiration and body oils harm fabrics, foundations should be washed once a week. True False
10. You should never dry your foundations in a clothes dryer since this would cause them to lose their elasticity and shape. You should launder them in warm, sudsy water for three to ten minutes at most and hang them up to dry. True False

Source:
CO-ED, April, 1970.

APPENDIX T

MY PRESENT WARDROBE

Types of clothes	Dresses Suits Pants	Separates Sweaters Skirts Slacks	Coats Jackets Topcoats	Accessories: Shoes	Scarves and Ties	Belts	Jewelry	Handbags
Casual for school, home or date.								
Dress clothes for church, parties, etc.								
Semi-formal and formal clothes for special occasions.								
Beachwear and Loungewear.								

APPENDIX U

TEXTILE FIBER PRODUCTS IDENTIFICATION ACT

"In the United States, the Textile Fiber Products Identification Act requires that all fabrics be labeled with (1) the generic or family name of fibers used in the order of their predominance by weight, (2) percentage by weight of each fiber if weight is 5% or more, (3) the identity of the manufacturer either by name or by a registered identification number, (4) the country of origin if imported. The Wool Products Labeling Act requires that all fabrics containing wool be labeled by percentage used and by type--wool, reprocessed or re-used wool--as well as the percentage of other fibers in wool blends."

APPENDIX V

FEDERAL TRADE COMMISSION RULING ON SILK LABELING:

A fabric can be labeled silk, real silk, pure silk, or pure dye silk if it contains no metallic weighting and if no more than 10% consists of the necessary dying and finishing materials on white and colored fabrics. If metallic weighting is used the fabric must be so labeled.

APPENDIX W

WHAT IS YOUR LABEL I.Q.?

Labels are helpful and informative buying guides. Some information to be found on labels is required by law while other information is volunteered by the manufacturer. Check in the appropriate box to the right as to whether the specific information is required by law or given voluntarily in clothing and textile labels.

<u>Information</u>	<u>Required</u>	<u>Volunteered</u>
<u>Brand Name</u>		
<u>Trademark</u>		
<u>Country in which manufactured</u>		
<u>Union made</u>		
<u>Size</u>		
<u>Construction</u>		
<u>Performance</u>		
<u>Guarantees</u>		
<u>Direction for care</u>		
<u>Direction for use</u>		

APPENDIX X

CHECKLIST FOR APARTMENTS

Building and Grounds:

- _____ attractive, well-constructed building
- _____ good maintenance and upkeep
- _____ clean, well-lighted and uncluttered halls, entrances, stairs
- _____ reliable building management and supervision
- _____ attractive landscaping with adequate outdoor space for tenants
- _____ locked entrances, protected from outsiders
- _____ clean, attractive lobby

Services and Facilities:

- _____ laundry equipment
- _____ parking space (indoor or outdoor)
- _____ receiving room for packages
- _____ convenient trash collection and disposal
- _____ adequate fire escapes
- _____ storage lockers
- _____ locked mail boxes
- _____ elevators
- _____ engineer on call for emergency repairs
- _____ extras--window washing, decorating, maid service, shops, doorman

Living Space in the Apartment:

- _____ adequate size
- _____ convenient floor plan
- _____ suitable wall spaces and room sizes for your furniture
- _____ adequate daylight
- _____ pleasant views
- _____ soundproof. Listen for talking, plumbing, footsteps, equipment.
- _____ attractive decorating and fixtures
- _____ agreeable size, type and placement of windows
- _____ good ventilation
- _____ easy cleaning and maintenance
- _____ attractive, easy-to-clean floors or carpets
- _____ furnished appliances in good condition
- _____ clean, effective heating
- _____ individual heat controls

Source:

Student Activity Guide for Consumer Economics, Third Edition. McGraw-Hill Book Co., 1966.

- _____ up-to-date wiring
- _____ conveniently placed electric outlets
- _____ well-fitted doors, casings, cabinets and built-ins
- _____ extras--air conditioning, carpeting, dishwasher, disposal

CHECKLIST FOR HOUSES

Outside and Yard:

- _____ attractive, well-designed house
- _____ suited to natural surroundings
- _____ compatible with houses in the area
- _____ good drainage of rain and moisture
- _____ dry firm soil around the house
- _____ mature, healthy trees, placed to give shade in summer
- _____ convenient, well-kept driveway, walks, patio, porch
- _____ suitable use of building materials
- _____ lot of right size and shape for house and garage
- _____ enclosed yard for children
- _____ parking convenience--garage, carport, or street
- _____ distance between houses for privacy
- _____ sheltered entry--welllighted and large enough for several to enter the house together
- _____ attractive landscaping and yard
- _____ convenient service entrance

Outside Construction:

- _____ durable siding materials in good condition
- _____ solid brick and masonry free of cracks
- _____ solid foundation walls six inches above ground level and eight inches thick
- _____ weather stripped windows and doors
- _____ non-corrosive gutters and downspouts, connected to storm sewer or splash block to carry water away from home
- _____ copper or aluminum flashing used over doors, windows and joints on the roof
- _____ screens and storm windows

Inside Construction:

- _____ well-done carpentry work with properly fitted joints and moldings
- _____ sound, smooth walls with invisible nails and taping on dry walls; without hollows or large cracks in plaster walls
- _____ properly fitted, easy-to-operate windows
- _____ level wood floors with smooth finish and no high edges, wide gaps or squeaks
- _____ well-fitted tile floors--no cracks or damaged tiles--no visible adhesive

- _____ good possibilities for improvements, remodeling, expanding
- _____ properly fitted and easy-to-work doors and drawers in built-in cabinets
- _____ dry basement floor with hard smooth surface
- _____ adequate basement drain
- _____ dry, well-ventilated attic
- _____ sturdy stairways with railings, adequate head room--not too steep
- _____ leak-proof roof--in good condition
- _____ adequate insulation for warmth and soundproofing

Living Space:

- _____ convenient floor plan and paths from room to room
- _____ convenient entry with foyer and closet
- _____ work areas (kitchen, laundry, workshop) with adequate drawers, cabinets, lighting, work space, electric power
- _____ private areas (bedrooms, bathrooms) located far enough from other parts of the house for privacy and quiet
- _____ social areas (living and dining rooms, play space, yard) convenient, comfortable, large enough for family and guests.
- _____ rooms conveniently related to each other --entry to living room, dining room to kitchen, bedrooms to baths
- _____ adequate storage-closets, cabinets, shelves in attic, basement, garage
- _____ suitable wall space and room size for your furnishings
- _____ outdoor space convenient to indoor space
- _____ windows located to provide enough air, light and ventilation
- _____ agreeable type, size and placement of windows
- _____ usable attic and/or basement space
- _____ possibilities for enlarging the house if and as necessary
- _____ attractive decorating and fixtures
- _____ extras--fireplace, air conditioning, porches, new kitchens and baths, built-ins, decorating you like.

B. The following cases describe action recently taken by individuals who may have to sell their homes and move to another city within the next year or two. Decide in each case whether the action taken was wise or unwise under the circumstances. Indicate your decision by circling the appropriate word in the answer column. Then briefly explain the reason for your decision.

1. A homeowner installs wall-to-wall carpeting in his living room, dining room and hallway.

Wise _____
Unwise _____

2. A homeowner undertakes an extensive landscaping program.

Wise _____
Unwise _____

APPENDIX Y

CHOOSING THE RIGHT HOME

A. Understanding Terms and Concepts

In the space provided, write the identifying letter of the category of housing that is described by each of the phases listed below:

a. An Apartment

b. A House

c. Both an Apartment and a House

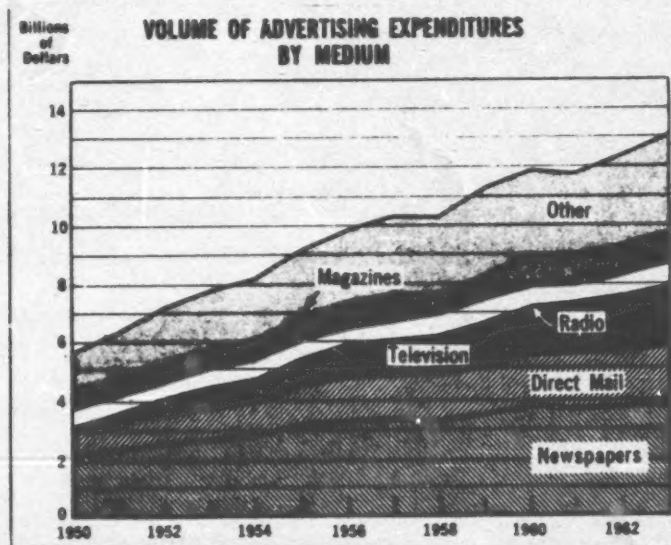
1. Less responsibility for upkeep and maintenance is placed on the occupant. _____
2. The distance from work and the availability of shopping areas, schools and places of worship should be considered by the occupants. _____
3. This type of housing usually provides more opportunities for outdoor living. _____
4. Generally, greater privacy and more living and storage space are found in this type of housing. _____
5. In most communities a person looking for this type of housing has a wider selection of desirable neighborhoods. _____
6. Janitorial services are sometimes offered to the occupants. _____
7. Services such as garbage collection, street cleaning and police protection should be considered by a prospective occupant. _____
8. In large cities this type of housing is more likely to be conveniently located in or near downtown area. _____
9. Adequate storage space is important in this dwelling. _____
10. A prospective occupant should always consider the effectiveness of the heating system and the condition of plumbing fixtures. _____

Student Activity Guide for Consumer Economics. Wilhelms, Heimerl, Jelley, 1966.

APPENDIX Z 1

THE CONSUMER LOOKS AT ADVERTISING

Applying Your Knowledge:



Refer to the graph shown above to answer the following questions:

1. What general trend in advertising expenditures is illustrated by the graph?

2. a. For which medium did businessmen consistently make their largest advertising expenditures?

- b. List some of the factors that make this medium so popular for advertising purposes.

3. Name three types of advertising that would be included in the category of direct-mail advertising.
a. _____ c. _____
b. _____
4. List as many forms of advertising as you think of that would be included in the category labeled "Other."

APPENDIX Z-2

CONSUMER DECISIONS

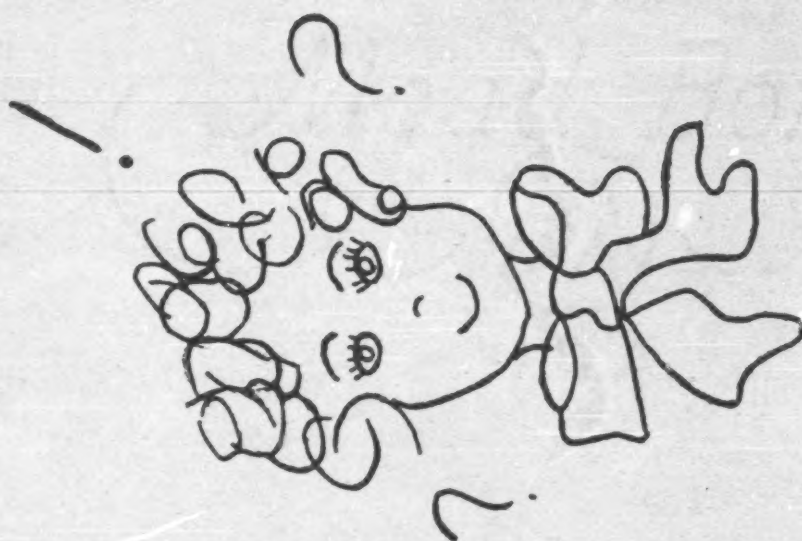
How much
to buy?



WHAT
to buy?



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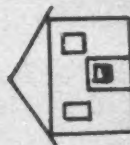
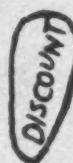


WHEN TO BUY?

How to
pay?

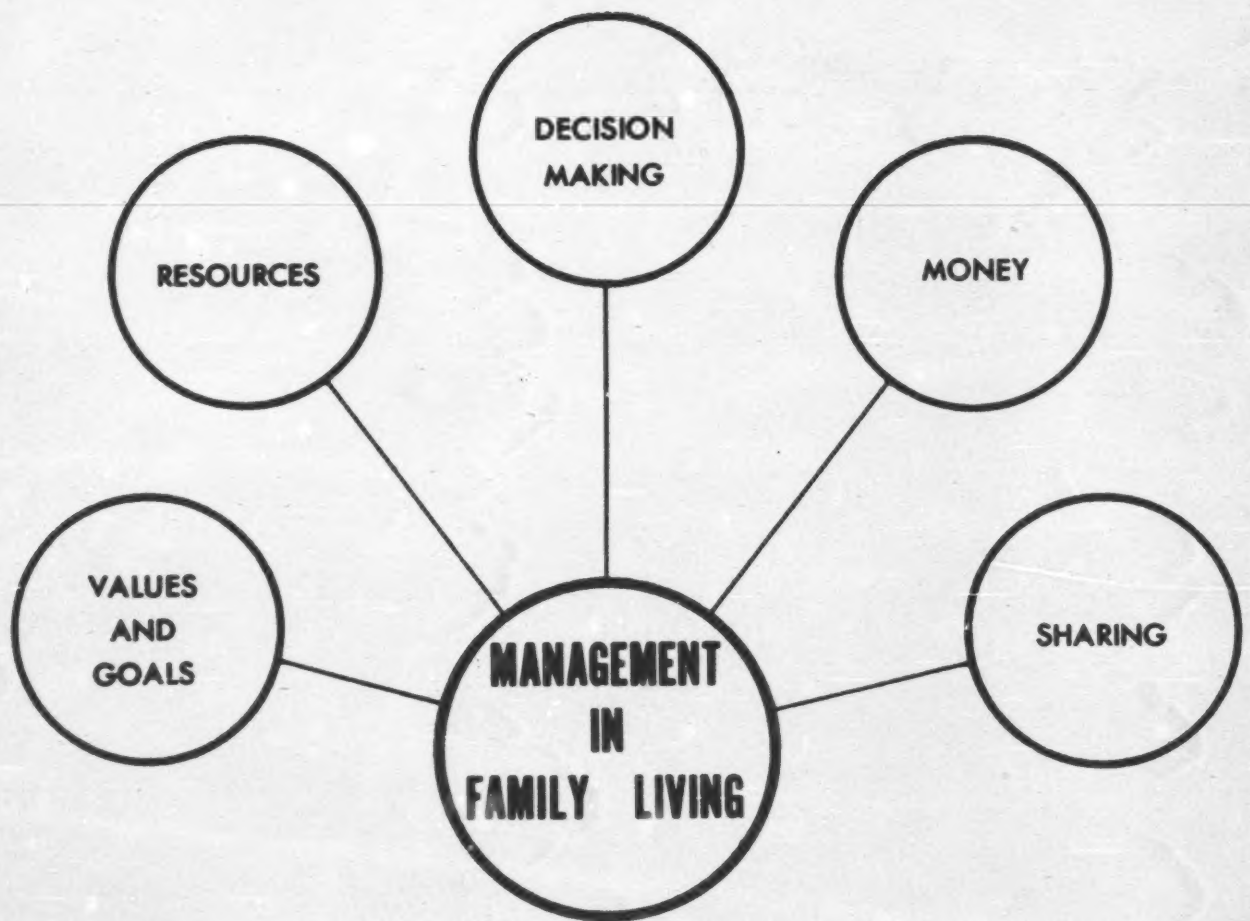


WHERE
to buy?



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INTERMEDIATE LEVEL
Middle Adolescence
Home Economics II



CONCEPTS TO BE EMPHASIZED

OVERVIEW

According to the plan in this curriculum guide, two concepts in consumer education have been included thus far--

Money and the teenager--8th grade level

Function and use of money--Home Economics I

At the Home Economics II level, emphasis is placed on the concepts of Money Management, Decision-Making, and Use of Resources.

Adolescents need to find fulfillment of their developmental needs in a new kind of society. To satisfy these needs there seem to be no road maps. Modern societal conditions point to the importance of efficient management of money, resources, and the application of the principles of money management to the different aspects of living. It has been estimated that teenagers spend an average of nearly \$500 each year¹ for goods and services not including the necessities normally supplied by their families.

Since an increasingly high number of women will be working outside the home, particular attention needs to be given to the application of management principles and to decisions which will need to be made to assure family stability and well-being when time, energy and money are limited.

This resource unit is designed to give aid to the teacher to help students understand their responsibilities for developing management competence for their future families' security, happiness, and economic well-being. According to this plan, it is hoped by the resource unit developers that students will be able to apply generalizations found in the resource unit in their personal lives and to integrate this information into other areas of home economics.

¹Consumer Education in Lincoln High School. Mount Vernon, New York: Consumer Union, 1965, pp. 5-6.

The home economics teacher is encouraged to examine the learning experiences to adapt, select and/or delete in any way which seems appropriate to the students. As a result of experiences suggested in this resource unit, Louisiana home economics students may be able to deal more intelligently with problems related to consumer education.

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SUBJECT MATTER AREA: Consumer Education

LEVEL: Home Economics II

TITLE OF THE UNIT: Money Management, Decision-Making, and Use of Resources

SUGGESTED TIME: 4-6 Weeks

GENERAL OBJECTIVES:

After having completed the unit "Management in Family Living," a tenth grade student should be better able to:

1. Appreciate the place of management in family life.
2. Apply the basic elements of management to personal and family living.
3. Clarify the meaning of management in relation to the use of money and related resources.
4. Determine how income and other resources can be used to a maximum in satisfying immediate as well as long-range goals.
5. Realize the values gained from effective money management.
6. Develop knowledge, understandings, abilities, skills, and attitudes in order to make rational rather than emotional decisions.
7. Consider cultural influences in evaluating the family's wants and goals.
8. Become aware of modern technology as it relates to family wants and goals.
9. Understand ways family members may contribute to family income.
10. Recognize the need for establishing a plan for managing the family's money income.
11. Recognize tools that aid in money management.

MAJOR CONCEPTS TO BE EMPHASIZED

Understanding the Meaning of Management

Basic Elements of Management

Values--What is important to you in life?

Goals--What do you want to do? To be?

Standards--Acceptable level of performance

Resources-- What you use to achieve goals

Types of resources

Human

Health, energy, time,
Knowledge, skills, abilities
Goals and values

Material

Community facilities and services
Houses, equipment

Decision-making--Possible ways to achieve one's goals

Characteristics of decisions

Interrelationship of decisions
History of past events that relate to decision
Risk involved in making choices
Change brought about by decision
Commitment required in making decisions

Financial decision-making process

Seek alternatives
Weigh alternatives
 Require specific knowledge and information about consequence
 of each alternative
Make choice
Analyze

Management of Resources in Families

Family feeling about resources

Need for money management

Worth of an individual to the family
Cost of an individual to the family

Use of money to achieve family goals

To meet basic needs of:

Food, clothing, shelter
Protection and security
Self-realization
Love

How culture influences family wants or goals

Social positions of families
Standard of living
 Mother's role in directing expenditures
 in line with the standard of living
Conspicuous consumption

How technology influences family wants and goals

- Providing variety of goods and services for families
- Offers many ways to solve family problems for goods and services
- Creates problems of choice

Ways family members contribute to family income

- Becoming good buyers
- Utilizing knowledge and skills in sharing home responsibilities
- Gaining knowledge and developing skill

Tools that aid in money management

- Planned design for spending
- What families spend money for
- Record keeping
- Handling money
 - Bank accounts
 - Cash
- Method of paying for purchases
 - Cash (current salary, savings)
 - Credit

MAJOR CONCEPTS TO BE EMPHASIZED:

Understanding the meaning of management

Management

BEHAVIORAL OBJECTIVES:

Appreciate the place of management in family life.
Develop a workable definition of management.
Recognize some effective practices of management.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
<u>What is Management?</u> Management is skillful use of resources in order to attain certain goals.	Introduce management with a story of teenage activities that involve some management abilities. Book 15	Students <u>under-</u> <u>line</u> all phases of the story depicting a management process. (This could serve as a pre-test).

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Management can be learned.	Read assigned materials explaining efficient management processes. Book 15	Write a description of a person considered to be a good manager; defend statement.
	Find some family situations using ineffective management processes (allowance, care of clothes, study habits). Analyze and point out the lack of planning.	List ineffective management processes and tell how to develop into desirable management practices.
Management is studied for the purpose of increasing one's managerial ability.	Plan several family management problems. In groups of four, two students will be management <u>consultants</u> , and two will be the <u>listening</u> team. Consultants: analyze problems. Listening team: evaluate processes. The same problem may be given to more than one group to see how each group reacts.	Write a summary of points involved in effective management:
	 Suggested Plan	Workable definition
	Management Problem- Consultants' Plan-	Management practices
	Listening team criteria	Why effective
	Effective points:	management is
	Possible improvements:	desirable
	Class discussion	Other
	Why did same problem have different plans for solving?	
		

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MAJOR CONCEPTS TO BE EMPHASIZED:

Understanding the Meaning of Management

Values and Goals
Standards
Resources
Decision-Making

BEHAVIORAL OBJECTIVES:

Understand the meaning of the five basic elements of management.
Apply the five basic elements of management into personal living pattern.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures												
Management satisfaction is individual, depending upon the placement of values, goals, standards, the use of resources, and the ability to make decisions. <u>Values are:</u> the ideals and principles by which one lives. important ideas in life. guides which tend to give direction to life. <u>Goals are:</u> specific aims and objectives that grow out of values.	Teacher or student use idea given below and prepare a bulletin board: <u>Conceptual diagram</u> <pre> graph LR Management --- Values Management --- Goals Management --- Standards Management --- Resources Management --- Decision-Making </pre> Participate in buzz groups to write the meaning of the first 3 basic elements of management. <u>Example:</u> <table> <tr> <th>Terms</th><th>our definition*</th><th>illustrations</th></tr> <tr> <td>Value</td><td></td><td></td></tr> <tr> <td>Goal</td><td></td><td></td></tr> <tr> <td>Standard</td><td></td><td></td></tr> </table> *Definitions class decides upon:	Terms	our definition*	illustrations	Value			Goal			Standard			Define terms <u>value</u>, <u>goal</u>, <u>standard</u>. Write one personal and family example for each term. (Keep papers so students can determine whether their understandings change as the unit progresses.)
Terms	our definition*	illustrations												
Value														
Goal														
Standard														

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
desired results or aims. what you want to do, to be. A <u>Standard</u> is: the quality or degree of excellence desired by an individual for his own satisfaction. an accepted model; way in which one is expected to live. an acceptable level of performance. more specific than a value or goal and is definitely related to some particular thing or area. Resources are factors available or in reserve for use in achieving goals.	Make conclusions to clarify the meaning of values, goals, and standards. e.g. <u>values</u> are "what people hold dear" and the "why" of management; <u>goals</u> are the "what" of management, or the end toward which effort is directed. A <u>standard</u> is the degree of quality, or the "how well" or measurement of management in relation to values. Book 4 Pamphlets 4, 7 Curriculum Guides 1, 2 React to the question: What do we possess or have within our environment that will help us to achieve some goals we have in mind? List on chalkboard and categorize. Define resources.	Examine a list of values, goals, and standards important to their age group, and/or family. Identify each and show the progressive development. (Key this to learning opportunity.) <u>Example</u> Value - Knowledge and understanding Goal - College education for children Standard - Children apply themselves to their potential Students analyze a short story, or soap opera denoting values, goals and standards of characters. Use personal and family goals written previously. List resources you possess or have "within reach that will help you achieve these goals."

MAJOR CONCEPTS TO BE EMPHASIZED:

Understand the meaning of management

Values and Goals

BEHAVIORAL OBJECTIVES:

Relate managerial skills to individual and/or family goals and values.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Values develop from experiences in the home, school, church and community.	Use transparencies or reading materials to stimulate thinking and to present information. What are some of your values? Where do values come from? Transparency 1A Periodicals 2, 4B	List personal values. Determine influencing factors. Appendix A
Values influence all the activities of an individual's life.	Determine what man values in life. Compile a list from class response. Students may add to the list already begun in previous evaluation. Appendix A In small groups, read, discuss, and report to class ideas concerning values: Values influence our action.	Students write personal activities in relation to their values and influencing factors. Appendix A, Part IV

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Values can be ranked in their order of importance. Values and goals may be similar as well as different for each individual and for each family.	We pay a price for what we value. A value is a motivating process. Standards of right and wrong parallel moral values. Mature social values include concern for the needs of others. Values may be positive or negative. Transparencies 1A, 1B Periodical 2 Discuss priority rating of values, considering the most important first value and arranging values in the order of importance. Discuss the choice of one value over another when grouped in pairs. Give reason for choice. Example: Financial Success - <u>Honesty</u> "I will not lie or steal to make money." Transparencies 1A, 1B Give specific examples of how different individual and family goals affect spending. Role play situations involving family members as they made decisions on a given subject. "What values and goals are reflected?" Pamphlets 4A, 4B, 4C	From students' value list ask "What do you value most?" Number in order of importance the 10 values in priority. Appendix A Students arrange the 10 priority values in pairs. Choose one value from the pair by underlining the word/s. Give reasons for choice. Write some ways that values and goals are expressed in: your home the money you spend your future plans the car you drive your activities your clothes

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Individual values and goals may change through experience and maturity.	Give example - "pretty clothes before marriage vs. furnishings for the home now. Why have my values and goals changed?" Discuss reasons for changes. Which would you choose: An expensive or inexpensive wedding? Why? Discuss other choices based on values.	your associates grades in school. From list of values made previously compile into 2 groups - similar and different values. Students write and defend changes in personal values and goals.
Family goals and values usually change with different stages in the life cycle.	Speaker - "How society may change the values and goals set by a family." Establish areas of life cycle and family responsibilities in each cycle. Transparency 12	Compare goals which are typical of different stages in the life cycle. Ask students to identify the stage of family life her family is in. "What are the demands on the family income now?"
Cooperation by family members contributes to the setting up and reaching of family goals.	Clarify the meaning of short-term goals long-term goals intermediate goals. Establish reasons why each family	Develop progressive diagram using the 3 types of goals and determine

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Organizing activities can help promote success in achieving goals. Values and goals of the individual and family level are affected by community and national values. Values and goals influence every aspect of living including the way money is earned and used. Flexibility in standards: may help a family to adapt to changing circumstances. allow families to	member should understand the goals of all, individually and as a family unit. Book 16, Pamphlet 4D, Appendix A Establish guide lines for planning how to achieve goals. Appendix A Committee reports: "Values and Goals in America Yesterday, Today and Tomorrow" "Citizen Values - Backbone of the Nation" "Values in the U.S. Compared with Values in _____" (other areas of the world) Pamphlet 4D Give specific example of how family goals and values affect spending. How do you get your money? How does your family get its money? How many vocations are represented in class? Discuss: how students set standards for themselves. how parents set certain standards at home in the care of the home, and in the behavior of family members.	the step-by step process in attaining or Set up plans for reaching 3 of your most important goals. Using the guide-lines for organizing activities, develop plans for achieving 2 or 3 short-term goals. Analyze statements: How our nation affects our values. The effect we have on our nation. International effect of values and goals. Students show how 5 items purchased recently relate to their goals and values.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
live by their own values rather than those set up by society. The economic system in the United States makes possible a high standard of living.	How do standards influence management of activities? (example: home baked cake vs. ready baked) Discuss how flexibility of standards may enable a family to adjust to change (examples: homemaker who must have an immaculately clean house is unhappy if standard is not reached. Importance of being able to adjust when family situation changes—new baby, sickness; etc.). Curriculum Guide 4 Discuss: The economy in the U. S. in comparison to under developed countries. Film 1A Explain: Standard of living - level at which families aspire to live. Level of living - level at which families actually do live, based on ability to manage money and other resources. Book 16	List standards of living based on the U. S. image. Parallel with student level of living. Which level is student happier with? Written test.

MAJOR CONCEPTS TO BE EMPHASIZED:

Understanding the meaning of management

Standards - Kinds
Standard of living

BEHAVIORAL OBJECTIVES:

Understand the relationship between standards of society and those established by individuals and families.

Relate the level of living in families with the economic system of the nation.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Individuals and families are influenced in the development of their standards by the society in which they live and by their own values and available resources. People who are insecure, and not sure of their own values are usually the ones who place value on conventional standards.	Determine, define and discuss two kinds of standards: Conventional: fixed and acceptable to a large social group. Flexible: deviation from a fixed standard, usually based on a changed value.	Write standards practiced in the home which students consider to be <u>conventional</u> and <u>flexible</u>.

MAJOR CONCEPTS TO BE EMPHASIZED:

Understanding the meaning of management

Types of resources

BEHAVIORAL OBJECTIVES:

Understand the types of resources available to families in managing their money.

Use available resources wisely.

Identify the relationship between human and non-human resources.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation procedures				
Family resources are those human and non-human means available for achieving personal and family goals. Human resources are knowledge, skills, abilities and attitudes which one possesses. Non-human resources include time, energy and health.	Discuss the two types of family resources. Buzz groups - list human and non-human resources each person in the group has. Discuss resources in relation to: - different cultural backgrounds - different occupational backgrounds. List number of services you perform, such as setting your hair, pressing your clothes. Estimate money value of these services. Consider other members of the family and how they supplement the income through their services and resources. Transparency 1D Watch Film 3.	Keep record of resources used for one week. <table><tr><th>Human</th><th>Money Value</th></tr><tr><td>Non-Human</td><td>Money Value</td></tr></table> Analyze results.	Human	Money Value	Non-Human	Money Value
Human	Money Value					
Non-Human	Money Value					

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Management of re- sources is a skill to be developed and applied from early childhood through the adult years. Resources are most valuable when utilized wisely.	Set up standards for a good debate. Students present a debate: <u>Side I</u> - Human resources are more important in forming attitudes toward and methods of money management. <u>Side II</u> - Non-human resources are more important in forming attitudes toward and methods of money management. (Emphasize at end of debate the importance of both types of re- sources Transparency 1D Discuss how a person's goals, values, and standards can be seen in the way he balances his investment of human and non-human resources. Give examples involving recent purchases or activities that illustrate how resources were utilized wisely. Example: Buying jewelry or dating activities at home. Book 1	Evaluate debate by students who observed the presentation using standards developed by class members. Teacher observe how students utilized re- sources from examples pre- sented.

MAJOR CONCEPTS TO BE EMPHASIZED:

Understanding the meaning of management

Characteristics of resources

BEHAVIORAL OBJECTIVES:

Identify limited and interrelated resources.
Analyze given situations and identify possible ways of
developing resources in these situations.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Resources are limited and interrelated in problem solving.	Define limited and interrelated resources. Explain how and why resources are limited. Book 16 Take inventory of resources available to you. Describe a personal situation in which you have participated where management of resources appeared effective. Discuss how the resource "money" can be converted into skills necessary to make up for limited time and energy. Example: Woman employing help weekly while working outside the home. Book 16	Set up a pro- blem situation for students to analyze showing effectiveness of management of resources. Record re- sources you have avail- able to use in reaching your goals. Each student list ways she used her own resources at home.

MAJOR CONCEPTS TO BE EMPHASIZED:

Understanding the meaning of management

Human resources

BEHAVIORAL OBJECTIVES:

Relate human resources to management.
Plan alternative methods of developing human resources.
Analyze your human resources and how they relate to personal goals, values and standards.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Human resources include time, energy, ability, knowledge and skills.	Give examples where time and energy have saved money and vice versa. Plan a time schedule for one day. Include scheduled activities, study time, leisure activities. Keep a record of time spent on activities listed above. List special skills or abilities which serve as resources. Explain how you would use your resources in meeting a specific need or want. Transparency 1C	Write ways time could be saved in daily activities. Keep a record of time spent on activities listed above. Evaluate time schedules. Make changes.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
	Panel discussion - "How to manage time in homemaking and other activities." Prepare bulletin board "Resource Wheel" Girl in center with rim of wheel divided in sections. On each section write one of the following: money and credit, time, energy, materials, skill and ability, knowledge and attitudes and personality traits. Use wheel to show how each person in group uses these resources to get what is wanted. Change picture on wheel to a picture of a family group. Demonstrate how you can substitute one resource for another. Example: A girl with limited money wanting an evening dress might make the dress thus substituting her ability, energy, and time for money. Book 1 Identify some goals of teenagers. Example: Basketball Player	Keep a record of how you spend your time for a week. Analyze, record and list goals to be achieved. Analyze the use of energy to obtain goals.

MAJOR CONCEPTS TO BE EMPHASIZED:

Understanding the meaning of management

Material resources

BEHAVIORAL OBJECTIVES:

Recognize the material resources available to you and your family.
Understand the relationship of material resources to money.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Material resources include: Community facilities and services. Houses and equipment. Deciding whether to use human or material resources involves consideration of family values and standards.	Compile a list of family and community facilities available to expand human resources. Book 12 Present a report on those resources being used to achieve goals, which they could be using and which are of no use to them at the present time. Interview people who have reached their goals. Ask them which resources they need to reach their goals. List those resources which you are going to have to develop in order to reach your goals. Discuss some ways of assessing the amount of resources in relation to other resources influencing decisions. Transparency 1C Speaker. "How Teens Can be of Service to the Community." Plan to participate in a community activity such as March of Dimes campaign. Conduct a survey: Ask your family and friends for suggestions of community facilities and services of help available in your community. Book 4	Have students react to speaker.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Human resources may be used interchangeably with material resources as a means of extending family income.	Make a survey of leisure time activities available in community at little or no cost: library, music, art, travel. How could these resources help members reach some of their goals? Invite a resource person from a public utility or a company which supplies service to discuss care and maintenance of household equipment. Bring to class examples which indicate care or maintenance given a possession influenced the life or the use of the item. Transparency 1C	
<u>MAJOR CONCEPTS TO BE EMPHASIZED:</u>		
Understanding the meaning of management		
Characteristics of decisions		
<u>BEHAVIORAL OBJECTIVES:</u>		
Identify characteristics of decisions affecting teen-agers. Increase understanding of the decision-making process.		
Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Creative decision making is a function of interrelationship of knowledge.	Describe a personal situation requiring a decision: "Shall I go to college?" "Shall I work after school hours?" Transparency 1C	
Disadvantages as well as advantages are usually inherent in the decisions involved in a decision or choice.	Prepare a bulletin board - "Steps in management" to show characteristics in decision-making. Brainstorming session to get students to identify problems, present alternatives, examine consequences and solutions. Book 16	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Decisions made by an individual and by families in the management of their resources usually affect the kind of living they have. In weighing alternatives, a person anticipates the outcome associated with each possible choice. Experiences in making decisions about money can help people develop judgment in using their money.	Speaker: Manager of Department or Food Store - show students how problem solving steps involved in decision making are related to steps in the administration of his business. Emphasize - steps are usable for person in making any kind of decision or choice. Discuss how learning the habit of rational decision-making contributes to satisfying management. Point out that the different steps in decision-making are interrelated and further study will show how they are interrelated. Example: Relate decisions to making money.	

MAJOR CONCEPTS TO BE EMPHASIZED:

Understanding the Meaning of Management

Financial Decision Making Process

BEHAVIORAL OBJECTIVES:

Identify possible solutions to a problem.
 Develop ability to make decisions with lasting satisfactions.
 Develop a sense of values where money is involved in one's life.
 Realize how individuals and families rationally make meaningful decisions concerning money.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
To make a decision one needs to be able to look at possible ways of solving the problem to achieve his goals.	Ask students to read <u>Belles on Their Toes</u> or <u>Cheaper by the Dozen</u> by Gilbreth and Carey. Discuss how decisions can be made. Book 12 Pamphlets 1B,5 Transparency 1C	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
In weighing alternatives, a person usually searches for, weighs and determines the most relevant choice. The choice is the decision one makes after carefully examining several courses of action.	Set up guides for high school girls to follow in making decisions. Use role playing to dramatize decision making. Transparency 1C Analyze a situation to recognize the need for taking action and then making decisions in regards to the action. Use as examples: "A picnic has been planned for ten o'clock Saturday and I'm to make sandwiches." "School begins at 8 and there is a penalty for tardiness." Book 16 Present skit "Multiple Decisions." Discuss factors influencing choice of cosmetic items. Pamphlet 2. Game: Distribute play money to each class member for use in deciding what to buy for \$10 and \$500. List purchases and determine values and goals involved. List values in one column and goals in another to show relationship of values to goals. Discuss the saying, "It's just a gamble because I don't know much about it." Role play this situation: A girl who is selecting a dress can better predict the quality if she understands and uses information given on labels, if she can recognize fabric quality desirable for use of the garment, and if she can recognize durable construction. Transparency 1C Make a list of the wants and needs. Analyze these in terms of values. Book 3	Make a list of personal goals that are important at this time, arranging in the order of importance. Keep list for future planning.

Subject Matter Content Generalizations	Learning Opportunities * and Resources	Evaluation Procedures
	Role play a family council. Decide whether to buy a television or take a trip. Discuss values cherished most by the family. Transparency 1C With the family decide on some goals in terms of lasting values, considering alternatives. Book 15 List on chalk board steps of scientific problem solving to the solution of any problem. Use role playing to dramatize decision-making - couple planning cost of first child or pros and cons of wife working outside the home.	
	Discuss the practice of many women "shopping around" before making a purchase. Clarify process of weighing alternatives by applying this step in decision making to the following example: "The girl who is selecting an evening gown shops at various stores considering possible dresses, comparing each as to cost in relation to qualities desired, anticipating the outcome of each choice". Purchase a personal item for yourself following steps in decision-making process. Bring to class. Prepare a written report on the item selected. State reasons for selection. Present a skit showing a teenager faced with a difficult situation. Divide the class into small groups. Let each group make the decision. Appendix B	Students identify choices they must make in school life. Compare results of the various groups. Weigh the advantages and disadvantages of each decision.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Evaluating the results of a decision is important in preparing one for future decisions.	Use examples of weighing choices, such as considering different ways class members may use an afternoon, weighing the possible outcome of each choice. Set up criteria for evaluation decisions. Class discussion and reaction to the following statements: Choice in buying practices may be influenced by <u>advertising</u>. Promotional devices are designed to <u>appeal</u>. Use of available guides can help in <u>making choices</u>. a. governmental choices. b. private enterprises. Write to companies that advertise statements of test requesting methods and validity of testing. Compare price of an item such as hair spray in all major stores in the community. Pamphlets 1A, 1B Transparency 1C	Use problem to check achievement. A newly married couple have an income of \$8000. The assets are a car, refrigerator, and stove. 1. List good purposes for borrowing money. 2. What other course of action are open to them? 3. Decide what you would do. Evaluate decisions using criteria class developed. Appendix B
Financial decisions widely used by families often require specific knowledge and information.	Keep financial records of daily and weekly expenses. Speaker: Banker talk on savings account. Make a list of all the sources in the community where people can obtain specific information to help them make financial decisions. Transparency 1C Tape interviews or panel discussion with three couples to determine how they make consumer decisions concerning saving: a young married couple, a middle aged couple and a retired couple.	Summarize by writing your reaction to talks by couples in different family cycles.

MAJOR CONCEPTS TO BE EMPHASIZED:

Management of money in families

Family feeling about money

Cost of an individual to the family

Worth of an individual to the family

BEHAVIORAL OBJECTIVES:

Contrast feeling about money in relation to values.

Comprehend the monetary responsibilities that parents have for family members.

Appreciate the importance of each person in the family.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
The value placed on money varies with individuals and families.	Discuss the following cliches: "Saving for a rainy day" "You can't take it with you" "Can't have your pie and eat it, too" Discuss the attitude: "It isn't how much money or material possessions we have, but how we feel about it."	Write your family philosophy concerning attitude toward money. Does it differ from other students' philosophy? Why?
Due to the rising cost of rearing children, more effective management of money may be necessary if families are to reach their goals.	Establish some dollar costs on rearing children. Discuss what USDA economists report: \$6,000-\$10,000 family income, will spend \$19,360-\$25,000 to raise today's one year old to age 18. Poorer families will spend less and richer families will spend more on their children. Plan activities to determine: amount of money spent in rearing children; affect by family values, income, community; financing family emergencies; what is included in "rearing a child"; resources other than money and how children themselves might help defray cost.	With parents help students estimates amount parents have spent to date on her. Given specific family situations, each student compile goals and services the family will buy for individual children, and estimate the cost.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Each family member is considered of worth, other than monetary, to the family. Appreciation expressed by family members for each other's contributions can add to family satisfaction.	Establish ways family members are appreciative one to the other regardless of monies involved. Panel composed of Mothers and students: Discuss the worth of each family member from several aspects (spiritual, moral, etc.). Determine responsibilities children have to their parents and the responsibilities parents have to their children. Book 2 Small groups plan and present skits to the class, interpreting the student's understanding of attitudes and feelings toward money, and the appreciation they have for family members.	
<u>MAJOR CONCEPTS TO BE EMPHASIZED:</u> Management of money in families Use of money to achieve family goals <u>BEHAVIORAL OBJECTIVES:</u> Identify the needs of families and individuals for money management.		
Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Money management is the process of planning evaluating and when necessary, revising the use of income.	Consider this question: Has your family or neighbor ever had anything repossessed? Read the newspaper; bring to class articles which indicate the need for money management. Examples: - Loss of home - Repossession of car - Theft on money - Loss of credit	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
The ability to manage money and other resources increases the needs, wants, and goals that may be satisfied with a given income.	Write the name of: One item you have bought and have been very pleased with. One item you have bought and have been unhappy with. What made the difference?	Analyze a given problem situation regarding money management.
	Study available references on the need for money management. Books 15, 16	
	List the things your family uses money to pay for each month.	
	Ask your mother the procedure she uses to keep within the family's income.	
Effective money management can help provide for the physical and mental needs of family members.	Study available references on the need for money management. Book 17	
Management of money rather than the amount of money is often responsible for satisfactions within the family group.	Make a list of some physical and mental needs involving money management.	
	Example:	
	Physical Needs	Mental Needs
	Food	Education
	Discuss: How is money management involved in satisfying these needs?	
	What are some needs which do or do not require money?	
	What are some needs which are directly related to personal and family money management?	
	Justify the relationship between money management and physical and mental needs.	
	List some money management practices to use in meeting mental needs.	

MAJOR CONCEPTS TO BE EMPHASIZED:

Management of money in families

Use of money to achieve family goals

Basic needs:

Food, clothing and shelter

Love

Protection and security

Self-realization

BEHAVIORAL OBJECTIVES:

Relate family goals to the use of money.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Food, clothing and shelter are basic needs of man.	Prepare bulletin board on "Man's Basic Needs." Discuss man's basic needs.	
Man continually plans ways to use his resources to meet the three basic needs.	Identify some ways which can help man to utilize his resources to meet his basic needs.	Write ways you and your family plan for and use resources for food, clothing, and shelter.
	Discuss how these ways can be used to manage money more effectively.	Essay type test on the basic needs of man.
Every person needs protection and security.	According to psychology, an individual not only needs physical and economical security but also emotional security. Book 16 Charlie Brown describes it as being "one of the gang." Role play this idea.	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Protection of man includes safety from physical harm, disease, and destruction. Families pay part of their tax dollar for protection.	Survey your community for the different kinds of protective agencies in it. List and discuss the protective agencies on state, national and international levels. Invite a resource person from your city government to discuss protection and security provisions.	Group debate on: The sense of security you feel from having protective agencies, or should one take them for granted?
Economic security is one part of the total protection of the family.	Study available resources. Discuss the kinds of economic securities which can give protection to the family.	React to: What type of economical security would you recommend for a young couple with small children?
What families do to create economic security is an individual matter. Every person has a need for "self-realization." Self-realization, an investment in self and in others, takes time, energy, knowledge and money.	Identify some ways families achieve security. Examples: work, savings, investments, insurance, etc. Study references. Books 14, 16 Explain the importance of self-realization. Discuss: How one can invest in himself and in others. Give examples.	What protective securities does your family have? Support your answers with rational reasoning. Write a paper on what self-realization could mean to you. Analyze: How much are you willing to give of yourself in trying to obtain self-realization.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
The process of becoming a self-fulfilled person in on-going. Every person needs to love and be loved in order to feel secure.	Suggest ways of obtaining self-realization. Why should one work for self-realization? Write a definition of love after reading 5 references. Discuss some television commercials concerned with love.	List five activities that are bringing about self-fulfillment for you. Collect 5 different definitions of love. Determine the psychological effect of using the term "love" in TV commercials.
Research findings show that when some children were given all of the three basic needs (food, clothing, and shelter) and no love or companionship they died at an early age.	Discuss: Is love a basic need? Why? What does it do for us?	Cite cases you have known where children were not loved. How did they react? Read and report on one research study showing the importance of love in giving a feeling of security.
Families express love and show affection in different ways.	List some different ways of expressing love and affection by family members.	Observe personality traits in people who give love and receive love. Summarize the major traits in a written paper.
Love motivates a person to use his resources to give pleasure to his family and friends.	List some things that your parents do for you because of their love for you. List some things you do for your family or friends because of your love for them.	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Sacrifice is one way of expressing love for others. <u>MAJOR CONCEPTS TO BE EMPHASIZED:</u> Management of money in families Culture influences family wants or goals <u>BEHAVIORAL OBJECTIVES:</u> Consider the influence of family patterns on wants or goals of family members.	Discuss: The kinds of sacrifices one makes. (personal pleasure, material goods, etc.). The act of sacrificing personal resources enriches one's life or helps in understanding the needs of others.	List: Personal sacrifices. Family sacrifices. Why were these sacrifices made? Were you willing to make the sacrifice?
Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
The culture of a family influences family wants and goals. Culture patterns are transmitted from one generation to another primarily through the family. Cultural patterns of living influence the way families earn and spend their money.	Discuss the meaning of the term "culture." View Film: "Four Families." Film 4 Invite a minister to speak to the class on how cultures vary from one country to another. Ask someone who has done extensive travel to speak and show slides depicting culture. Observe the cultural groups in your community. Discuss their patterns or style of living.	From the observations made write: Identification of cultural background. Contrast patterns of living.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Each family expresses its culture in a different way. Within a culture there are different levels of social positions held by families.	Study library references on various cultures. Cultured differences denoted in each group are: Roles of men and women. Rearing children. Use of leisure time. Present a panel composed of individuals of various cultures who discuss their family patterns and cultures. Discuss how families in different cultures live and their different social positions. React to the democratic concept: "All people are created equal." What is social position? What determines social position? What are some different levels in society?	From your re-search and class discussion write a paper on the differences in family patterns and the similarities of the groups. Do you think that this concept of different levels of social position should be maintained? Support your answer.
Families in varied social positions place emphasis on the importance of money in different ways.	Study levels of living in other countries. Cite similarities and differences with the levels of living in the U.S.A. Plan student interviews with businessmen, finance companies, Better Business Bureau, etc. and find out how social position reflects on monies spent. Report findings.	Thought question: Are people of different respective countries satisfied with their level of living? Why? Why not? Establish a pattern from interviews - Income: Location of home: Distribution of income: Other: Summarize findings and write or give an oral report.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Standards of living depend not only on the amount but also on the kinds of goods and services consumed by families. A standard of living is a desired level of living families hope to attain. A level of living is the level at which a family is presently living. Families may have the same income but live by different standards. The role of homemaker can be one of frustration or one of fulfillment.	Describe an unrealistic standard of living. How do goals relate to standards? Discuss how families can bridge the differences between level of living and standard of living. Review the definition for standard of living, and level of living. Explain the differences. Observe in your community or within your peer group - Cases where the level of living is beyond financial ability. What do you attribute this to? Interview a grandparent or some other older citizen in the community to find how living standards have changed. Report findings to class. Make a list of homemaker's responsibilities in accomplishing family goals and standards. Example: managing, attitudes, decisions, money plans. Suggest ways that the homemaker can get the family members to share with pleasure the household responsibilities. Role play a frustrated homemaker; and a homemaker who is a good manager.	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Consuming for the purpose of recognition is sometimes referred to as conspicuous consumption or consumption for display. Some ways of identifying conspicuous consumption are: - flashy clothes - exclusive clubs - lavish entertainment. <u>MAJOR CONCEPTS TO BE EMPHASIZED:</u> Management of money in families Technology influence on family wants and goals <u>BEHAVIORAL OBJECTIVES:</u> Recognize the influences of technological changes on family goals.	Give some examples of conspicuous consumption. Write a theme on "Conspicuous Consumption."	From previous pattern established on social position and values of money, determine whether there were signs of conspicuous consumption in your neighborhood, community, or town.
Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Technology has influenced the wants and goals of families.	Study available references on scientific advancements. Identify some modern technological changes which influence family life. List: Facilities and accommodations in your home that were not in your parents' home when they were your age. Who should get credit for these advancements? What further advancements does science foresee for your generation?	

MAJOR CONCEPTS TO BE EMPHASIZED:

Management of money in families

Ways family members contribute to family income

Becoming good buyers

Utilizing knowledge and skills in sharing home responsibilities

Caring for goods and property in the home

BEHAVIORAL OBJECTIVES:

Acquire knowledge, ability and skills in order to contribute to family income.
Understand the importance of cooperation by each family member to extend the family income.
Appreciate the satisfaction of family members working together to reach their goals.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Acquiring knowledge, skills and ability can encourage wise utilization of family resources.	Examine reading materials, films or filmstrips in the department on ways family members can assume home responsibilities. Read assigned materials on money practices. Book 17	
Collecting and studying information before buying can contribute to making effective decisions.	Find out different names of agencies and where information can be secured concerning buying. Class study: Basic information to be known before buying any goods or services. Curriculum Guide 6 Book 17 Pamphlet 4D	Compile guidelines for <u>securing information</u> : <u>Sources</u> <u>Information</u> <u>Value</u> List questions consumer would ask himself before making a purchase.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Planning purchases in advance and using a shopping list can contribute to effective buying.	Price purchases (cosmetics, soaps, etc.) of the same type, same amount of money. Some students make shopping list, others do not. Compare results. Discuss "impulse buying" and the consequences. Pamphlet 4D Students list different ways they might spend \$50. Defend choices-- which article is most needed? Which would give the greatest satisfaction? Any purchases unnecessary? Book 17	Write a paper on the advantages and disadvantages of planned shopping. List items bought recently on impulse: Evaluate satisfaction or frustration as a result of purchases.
Comparative shopping is one way to find the best values.	Plan a classroom shopping excursion using newspaper advertisements. Divide class into groups to shop for certain items: Role-play findings.	Shop for a specific item in several stores. Compare quality, prices, and store services. Paper and pencil test on buying practices.
As one acquires knowledge and skills, he is usually better able to share home responsibilities. Knowledge can have a positive influence upon the use of personal income.	Introductory thought. Discuss the cliché "What you don't know won't hurt you." Is this true with earning and using money? Plan a simple research study to find: training needed as it relates to earning power. buying practices of people based upon the kind of jobs they hold.	Compile research data showing the relationship of job to training needed, earning power, and buying practices. Give oral report on research findings.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Through using one's skills and abilities to perform services, the family members can extend their income. Families may plan together ways of developing and utilizing their talents. Family pride may be accomplished, in addition to extending income, when families care for their goods and services.	Discuss: Ways family members can supplement family income by assuming work responsibilities. the value of the 'do it yourself' trend. ways family members contribute to family income by having the ability to perform services usually paid for. (styling hair, sewing, re-finishing furniture, making home decorations, etc.) Determine the dollar value of the homemaker's services for one month in the home and for the family. Involve students in problem-solving situations using the three stages in successful management: Planning Operating Evaluating Book 8 Transparency 1C Discuss: Ways the care of goods and property can be real income. Losses caused by carelessness or misuse of property. How personal pride in the home may be reflected in the school and community. Cite cases of carelessness and waste that you have observed by teenagers, middle aged and other groups.	List work responsibilities assumed by each family member, and state value derived from the contribution. Consider distribution of responsibilities. Calculate the <u>real income</u> value of each family member's skill. Develop a plan for your family that will give each family member an opportunity to use his talents to the best advantage of all concerned. Compile a two column list: Ways I have contributed to family income by caring for goods and property. Losses I have caused by misuse of goods and property. Write a short paper on the misuse of public property, what you would like done about it, and what contributions you could make.

MAJOR CONCEPTS TO BE EMPHASIZED:

Resources available to families for managing money

Tools that aid in money management

BEHAVIORAL OBJECTIVES:

Develop an objective attitude toward the family having a planned design for spending.

Recognize the need of having a plan for spending money.

Develop an understanding of being a good consumer.

Recognize the importance of keeping records.

Learn ways to keep financial records.

Understand banking services provided for families.

Gain some skill in handling a cash allowance.

Recognize the value of credit in the American economy.

Learn ways to utilize credit as a part of money management.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures																		
Every family needs some plan for spending its money.	Define planned spending. Present a skit showing a family situation in which there is a need for planned spending. Transparency 1C Discuss values of planned spending. Book 4, Pamphlet 2 Keep a record of every expenditure you make for one week. Based on your record, set up a financial plan for spending weekly income. Book 13 Pamphlet 3B Example: <table><tr><td><u>Fixed Expense</u></td><td><u>Other Expenses</u></td></tr><tr><td>Transportation</td><td>Snacks</td></tr><tr><td>Lunch</td><td>Club dues</td></tr><tr><td>School expenses</td><td>Recreation</td></tr><tr><td>Other</td><td>Hobbies</td></tr><tr><td></td><td>Grooming</td></tr><tr><td>Savings</td><td>Clothes</td></tr><tr><td>Emergencies</td><td>Gifts and</td></tr><tr><td>Special purpose</td><td>Contributions</td></tr></table> Book 17 , Pamphlet 4A	<u>Fixed Expense</u>	<u>Other Expenses</u>	Transportation	Snacks	Lunch	Club dues	School expenses	Recreation	Other	Hobbies		Grooming	Savings	Clothes	Emergencies	Gifts and	Special purpose	Contributions	List reasons for planning your expenditures. Compare what you actually spent with what you planned to spend. How can you revise your plan or your spending?
<u>Fixed Expense</u>	<u>Other Expenses</u>																			
Transportation	Snacks																			
Lunch	Club dues																			
School expenses	Recreation																			
Other	Hobbies																			
	Grooming																			
Savings	Clothes																			
Emergencies	Gifts and																			
Special purpose	Contributions																			

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Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
The way money is used by a family can affect their standard of living and their satisfaction. Record keeping can give a picture of past spending and saving as well as be a guide for future money management.	Make a list of different kinds of taxes a family might pay during a year. Show relationship to planned spending. Review the list of things for which families spend their money. Group under "needs" and "wants." Assign readings related to spending family's money. Give special attention to such items as: - Deciding on distribution of family income. - Deciding where to buy. - Ways to pay for purchases. Survey ways high school students spend their money. Discuss the similarity or difference from national trends. Display sample records. Role playing: A family who keeps records and a family who does not. Book 16 Use a collection of cancelled checks to show the value of record keeping. Discuss values determined from checks. Using an overhead projector, illustrate simple record-keeping techniques. Develop and use a simple practice set for a teenager's expenditures for one month. Book 3 Given the spending plan for operation of the home economics department prepare a budget for the department for one year.	Summarize points to consider when deciding whether or not to make a purchase. Keep an account of the family expenditures for one month. Make a plan for budgeting income. Write summarizing statements concerning the elements of good record keeping. Keep a record of expenditures for one month. Analyze results.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
The family bank account is a method of handling money.	Investigate the services which banks offer families. Discuss advantages of each. Book 16 Go on field trip to local bank to view banking procedures. Role playing: Opening a checking account; opening a savings account. Periodical 2 Practice writing a check correctly. (Overhead Projector) Discuss types and functions of a checking account. Book 11 Demonstrate procedure for checking bank statements. Book 11	Test ability to fill out a bank deposit slip, write a check, and check a bank statement.
An allowance is that part of one's income allocated for use during a certain period of time.	Define: allowance. Invite parents and teenagers to discuss their ideas about the value of teenage allowances. Use illustrated cartoons on teenage money management as a basis for small group discussion on advantages and disadvantages of an allowance. Present skit involving parent and teenager who disagree about value of an allowance. Divide class into small groups to suggest amount and appropriate use of an allowance for the average teenager in the community. Report to class on discussion in each group. Discuss different ways to pay for goods. Panel discussion on "The Hows and Whys of Saving" (Resource person from Building and Loan or Bank).	Analyze a case study of a teenager who had difficulty in managing her allowance. Recommend solutions and ways of educating teenagers to become more discriminating in use of money.
Savings is that part of one's income set aside for future use.		

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
The use of credit can make goods and services available when needed.	Interview Credit Bureau staff member about credit, its uses and abuses. Pamphlet 6 Discuss advantages and disadvantages of credit. Ask retail store credit manager to explain to class how one can obtain credit. Survey community to find out what kind of credit is extended to teenagers. Brainstorm the advantages and disadvantages of credit buying for various kinds of purchases and cost of credit buying. Film 1A Pamphlet 1A Panel discussion on "Responsibilities of the Person using Credit."	Make a list of policies a family should follow in using credit. Hand in paper.

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APPENDIX A

VALUE CHART

I. Progressive Evaluation Chart

Progressive Evaluation			Order of Use Columns 2, 3, 4, 1.
(1) Rank	(2) Values	(3) Influencing Factors	(4) Activity
Example 3	Music	Home and family	Sing in church choir

II. List of Values

Economy	Education	Extravagance
Family	Honesty	Maturity
Physical health	Change	Financial success
Aesthetics	Conformity	Individual liberty
Leisure	Grades	Saving for the future
Equality	Children	Faithfulness in marriage
Freedom	Loyalty	Family stability
Mental health	Initiative	Respect for authority
Social prestige	Obedience	Dignity and worth of each individual
Religion	Practicality	
Democracy	Beauty	
Tradition	Individuality	

III. Guidelines for organizing activities

1. Set goals.
2. List all activities to be accomplished.
3. Decide which activity is most important.*
4. Arrange them in the order in which you will carry them out.
5. List the necessary equipment and supplies.
6. Plan for enough time to do each activity well and easily.
7. Prepare for possible problems.

IV. Organizing activities to achieve goals

Goals	Activities (most imp.)	Equipment and supplies	Time Involved	Possible Problems

APPENDIX B

CRITERIA TO EVALUATE DECISION MAKING PROCESS

1. How good was my decision?
2. Is the course of action I decided on worth the resources I will have to use?
3. What have I learned? Where can I use these ideas again?
4. How near have I come toward attaining my goal?
5. What might have been the result if I had chosen another course of action?
6. Now that I have made my choice, am I happy with it?
7. Did other people profit from my decision, or was I somewhat selfish?
8. Did I use my resources in the most effective ways?
9. Did I reach the standard I wanted to reach---and is it in keeping with what I think is really most important?

APPENDIX C

PROBLEM SOLVING SITUATION

Jean is faced with the problem of deciding whether to plan to go to college. She is a senior in high school now, has done very well in her studies, and until now has thought in terms of attending college for the next four years. Last summer she had a job and was successful as a clerk in a gift shop at a summer resort. The owner, who has other shops, has offered her a full-time position after she graduates from high school.

If you were Jean, what factors would you consider in reaching a decision?
What values do you think Jean should weigh very carefully?

Starr, Mary Catherine. Management for Better Living. Boston: D.C. Heath Company, 1963.

APPENDIX D

CASE STUDY

Marcia Meyers is a high school student. She wants to go to business school after graduation. She and her family are saving money to help her reach her goal.

To help save more quickly Marcia's mother is working outside the home. However, the Meyers family has been able to save very little. Marcia has been busy with outside activities and has neglected her work at home. Mrs. Meyers is tired after work and does not feel like doing the housework. As a result the family has been sending out the laundry and eating more meals in restaurants.

1. What conflicts are there between the Meyers' goals and their available resources?
2. How might they solve their problem?

APPENDIX E

EVALUATION OF PREVIOUS LEARNINGS BY STRUCTURED DISCUSSION

Discussion may be used as an evaluation device. The following sample is a way of determining what had been taught on decision making at a previous meeting.

A Discussion Structured with Questions to Evaluate

State the Situation: Jane Doe, in discussing her problem last week, mentioned the nervous condition of her husband and that when he comes home from work, he eats and goes directly to bed. She then has the problem of keeping the children's activities from bothering him.

(To obtain student participation but not to supply the student with the steps in decision making, we started with a general question, and observed the way the students thought through the situation. We then proceeded to other questions as needed to evaluate the students' ability to apply the steps of decision making.)

Start with the Question: What would you do if you had this problem?
- listen to remarks for alternatives.
- what principles are being applied?

Then ask:
- Does it help to write down some ideas?
- what alternatives are suggested?
- are suggestions plausible?

Continue with: - Do you think it helps to think through and express what some of the possible choices might be?

Another Question: - How can we think through each idea and guess at what would happen if we tried it?

Last of All: - How can we know if we decide on the right choice of action?

APPENDIX E (CONTINUED)

REACTION SHEET TO BE CHECKED BY VOLUNTEERS AND/OR CO-WORKERS ON THE
STRUCTURED DISCUSSION

- I. Did you observe evidence of any transfer or use of the concepts used in the "Decision Making" lesson as we reviewed today the problem brought up last week?

Yes____ No____

- If so what evidence? _____

- Did you expect to observe any evidence? Yes____ No____

- What was the most interesting thing you observed today?

- II. List 3 things you thought best about the class.

1. _____

2. _____

3. _____

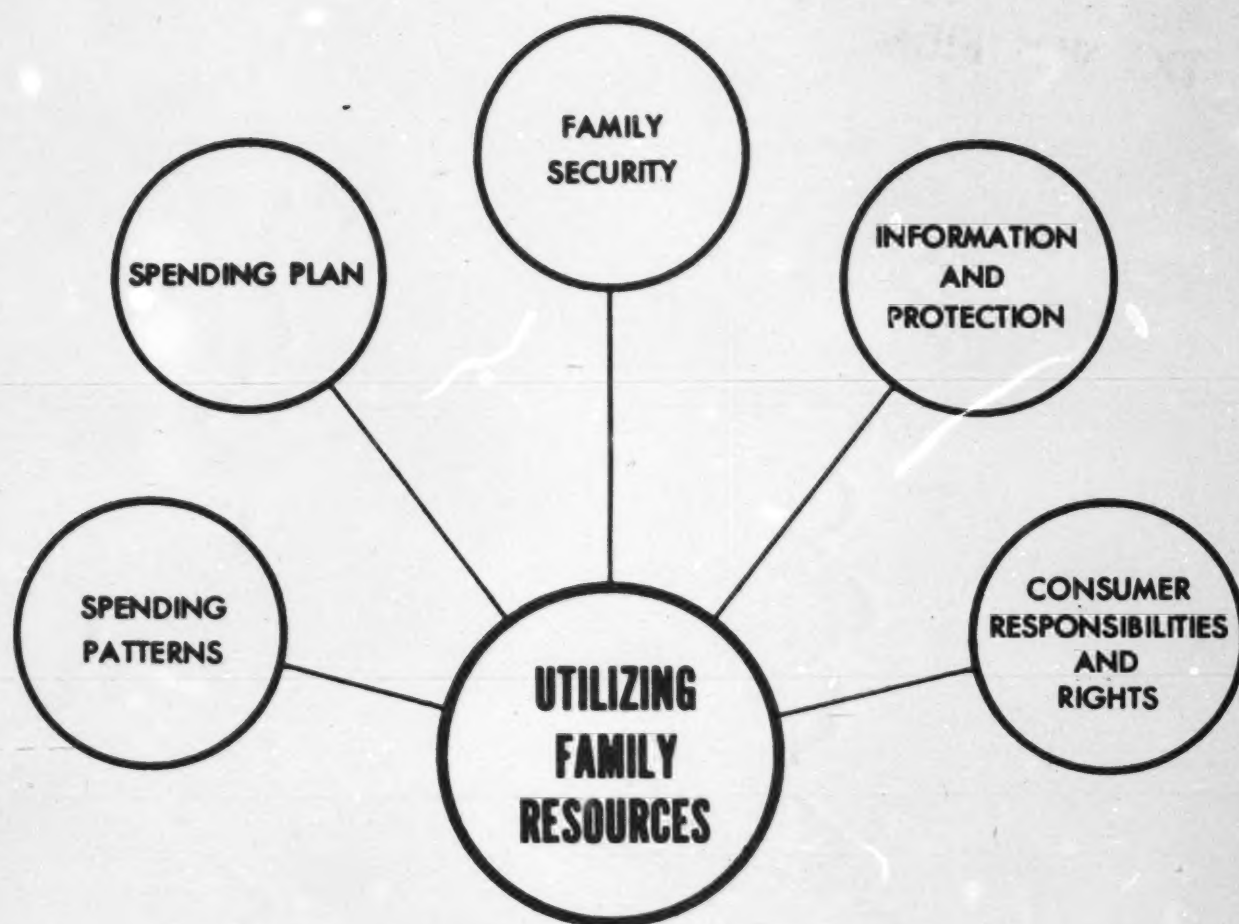
- III. List any criticisms of, or suggestions for the class that you might have.

- IV. Did you think the discussion was worthwhile as:

1. A teaching technique Yes____ No____

2. As an evaluation device Yes____ No____

**INTERMEDIATE LEVEL
Middle Adolescence
Home Economics III**



CONCEPTS TO BE EMPHASIZED

HOME ECONOMICS III

OVERVIEW

The dynamic nature and interdependence of our society, the changing roles of American citizens and the problems confronting the consumer call for effective teaching of consumer education. Effective consumer education can contribute to wise management of family resources. Higher living standards, increased family security and greater satisfaction from the use of these resources could be enjoyed by all family members.

This resource unit is designed for the teacher of middle adolescents as she guides them in their preparation for marriage and family living and in their meeting present family needs. Although the unit is planned primarily for girls, it can be adapted easily for classes of both boys and girls. At this age level, these teenagers are striving for economic independence as well as developing intellectual skills and abilities necessary for civic competence. These students are making plans for their future families and are beginning to assume some of their individual and family financial responsibilities. Early marriages within this group necessitates a major need for teaching this unit.

The first portion of this unit is a review of learnings from Consumer Education units which these students have previously studied. The major emphases in this unit are placed on utilizing family resources and planning for family security. Teachers need to recognize that the use of this resource plan will vary with locality, cultural background, economic status and maturity of the students. Home Economics III is often a terminal course for many students; therefore, it may be advisable for the teacher to consider teaching some concepts suggested in Home Economics IV which could fulfill future needs of these particular students.

SUBJECT MATTER AREA: Consumer Education
LEVEL: Home Economics III
TITLE OF THE UNIT: Utilizing Family Resources for Effective Living
SUGGESTED TIME: 4 to 6 weeks

GENERAL OBJECTIVES:

When the student completes this Home Economics III Consumer Education unit, it is intended that he will be better able to:

1. Differentiate between various factors affecting designs for family spending.
2. Formulate a realistic design for family spending satisfactory to family members.
3. Recognize the need for planning for family security.
4. Demonstrate the ability to use simplified business methods in handling money.
5. Become aware of some of the various influences on consumer behavior.
6. Evaluate useful information from organizations and agencies that serve and protect the consumer.
7. Acquire some insight into the rights and responsibilities of a consumer.

MAJOR CONCEPTS TO BE EMPHASIZED

Factors Influencing Individual and Family Spending Patterns

Why families have different spending designs

Values and goals differ

Styles of life differ

Resources differ--income, abilities, etc.

Standards differ

Cultural backgrounds differ

Socio - Economic level (low, middle, affluent, disadvantaged)

Designs for Family Spending

Financial resources - income

Fixed expenditures

Flexible expenditures

Emergencies and special goals

Planning for necessities

Planning for leisure

Planning for transportation

Planning for Family Security

Investing in education

Cost of different kinds of education

Returns on education

Investing in insurance

Life

Health and Accident

Property

Automobile

Other investments

Social Security and other retirement plans

Savings

Using Business Methods to Simplify Handling

Money

Checking accounts

Keeping financial records

Computing income tax

Influences on Consumer Behavior

The Economy

Production - Gross National Product

Consumption

Consumer spending

Government spending

Business investment

Psychological Influences

Preferences
Advertising and Promotion
Status and prestige
Quality and standards

Sociological Influences

Style of life of families
Cultural factors
Geographical factors

Socio-economic Influences

Income - low, middle, affluent, disadvantaged

Agencies and Organizations That Serve and Protect the Consumer

Government (Federal Trade Commission, President's Committee on
Consumer Interest)
Educational
Business - Voluntary provided by business and industry
Laws protecting the consumers

Consumer Rights and Responsibilities

Rights
Responsibilities

MAJOR CONCEPTS TO BE EMPHASIZED:

Factors influencing individual and family spending patterns

BEHAVIORAL OBJECTIVES:

Gain insight into the different family life styles which influence individual and family spending patterns.

Examine differences in personal and family values and goals to understand their influence on spending patterns.

Relate the ways that differences in resources influence individual and family spending patterns.

Become aware that differences in standards of living influence individual and family spending patterns.

Examine different cultural backgrounds to determine their relationships to personal and family spending patterns.

Become familiar with different socio-economic levels which influence individual and family spending patterns.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Family life style is the characteristic way of living of a family in important life areas such as: family organization, family values and goals, occupation, income, culture, ethnic group, socio-economic level and resources.	Examine different family life styles in your community.	Summarize in writing the characteristics of three different family life styles you have observed in your community or elsewhere.
Awareness of family life styles can help one better understand why individuals and family spending patterns differ.	Review definition of family life style.	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Styles of family life are influenced by some of the following factors: - occupation - income - culture - ethnic group - family composition - socio-economic level - environment - peer group - resources	Explain different family life styles from case histories. Show influences on spending patterns. Panel discussion of factors influencing different family life styles.	Essay test on different family life styles.
Differences in values and goals can influence personal and family spending patterns.	Review the terms values and goals. Relate these terms to spending patterns.	True-false and completion test pertaining to values and goals.
Values are the ideals and principles by which people live.	Identify some values and goals that affect present individual and family spending patterns.	
Goals are specific aims and objectives that grow out of values.	Give examples of how personal values and goals influence family spending plans.	
Values and goals affect personal and family spending habits.	Make poster illustrating typical values and goals of teen-agers related to their personal and family spending patterns. Pamphlet 2C	
	Work in groups to write stories about families with different life styles. Each group define values and goals of the family in their story and make a suggested budget for that particular family when budgeting is studied.	
Differences in personal and family resources can influence the spending plan.	Review definitions of resources and give examples of types of resources.	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Resources include time, energy, ability, knowledge, tools and money. Effectiveness of spending patterns can be increased by combining two or more resources. (Examples might be the use of spare time and the ability to type; or the use of spare time and the ability to sew.) Resources change as family life cycles change. Individual and family spending plans can be influenced by different standards of living. A standard of living is a desired level of living related to the sum of all things a family has, how it utilizes these things and the additional things wanted. A level of living is the level at which a family is presently living.	Overhead projector and Transparencies 1, 2 Use problem solving situation to determine the influences individual and family resources have upon family spending patterns. Show filmstrip. Filmstrip 5A Identify the different family life cycles. Investigate how individuals and family resources change during the life cycle. Define standards of living. Compare standards to levels of living.	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
The philosophy of life considered essential by family members can contribute to their standard of living. Standards of living are affected by the family's success as a consumer unit. Family spending patterns can be affected by cultural background. Cultural backgrounds can contribute to values which have a direct effect on choices of short and long term goals thus influencing spending patterns.	Relate how your philosophy of life affects your own or your family's standard of living. Have a symposium consisting of a father, mother and student to discuss the effect of the family's spending patterns upon their standard of living. Write an original skit "Keeping Up with the Joneses" to show relationship of different standards of living to different spending plans. Define the term culture. Draw a conceptual diagram to relate the terms goals, values, culture and spending patterns. <pre> graph TD A((Goals)) --- B((values)) B --- C((culture)) C --- D((spending patterns)) </pre>	Write papers revealing attitudes about different cultural backgrounds.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Different socio-economic levels affect family spending patterns. The socio-economic levels are low, moderate, affluent and disadvantaged. Income is related to the establishment of the socio-economic group. Some families in lower economic levels may pay more for goods and services than families in other levels.	Invite a resource person such as a social studies teacher or guidance counselor to discuss: location of various cultural groups in the state. differences in life styles of the groups. Using local town or city maps, pin point different cultural groups living there. Define socio-economic levels. Contrast the possible spending plans of each of these groups. low moderate affluent disadvantaged Discuss methods of paying which might cause some families to pay more for their goods and services than other families. Example: lack of knowledge credit patterns communication problems management practices Book 2	

MAJOR CONCEPTS TO BE EMPHASIZED:

Designs for family spending

BEHAVIORAL OBJECTIVES:

Recognize the different ways that families earn their income.

Become aware of the real purpose of a design for spending.

Compare similarities and differences of personal and family spending plans.

Realize successful management of the food, shelter and clothing dollars can be accomplished by looking at the total family expenditure.

Identify guidelines for managing the family's recreational dollar to obtain satisfactory family leisure time activities.

Develop judgment in planning for transportation expenditures to meet family needs.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
When one becomes aware of the different ways families earn their income, one is better able to realize the value of his total income.	Discuss the different types of family income such as money and non-monetary income. Pamphlet 2A	
Money income may be received from wages or salary by the day, month or year, or from accumulated wealth or property held.	Relate the terms needs, values, resources, disposable income, expenses and living standards to the family income. Book 18	
Management is the most important addition to the family's income.	Examine different ways of earning and spending money in communities of varying sizes.	Problem solving test based on hypothetical family situation.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Useful work or personal service rendered by various members of the family can be another valuable contribution to the income.	Keep a record for a given time of the personal services you render in your home which make an addition to family income. List the personal services your mother, father and other family members contribute in your home for which they receive no money compensation.	Examine record of personal services and evaluate your contributions to family income.
Social wealth and community expenditures make a distinct contribution to the family income.	Conduct a survey to discover the form of social income available in your community.	Report survey in oral or written form.
A budget is a plan which can help in managing the family's income and includes the following functions: - gives a picture of the family's financial situation - establishes fixed expenses - establishes flexible expenses - allows for emergencies and special goals.	Make a graph showing what happens to the consumer's paycheck. Discuss: - gross income - disposable income - discretionary income - withholdings Books 19, 21 Give definitions of budget or the purpose of a budget. Books 19, 21	Completion test on terms of budget vocabulary.
	Discuss the reasons for family budgeting. Book 15	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
A budget, a design for spending, is a financial tool which can help the individual or family achieve certain goals. The design for spending can be reasonable and planned toward a goal which lies within one's means. An individual or family's design for spending serves two main purposes: estimating income planning use of income. A design for spending is a plan allocating income during a set period and is based on estimate of funds available. A plan for spending enables a person to satisfy his short and long term objectives. As individual and family designs for spending are compared, one can become more aware of different divisions in an effective plan. Family spending plans differ because of various factors.	List the advantages and disadvantages of a design for spending. Panel discussion on "How Our Family Spends its Money." How do they differ in meeting the needs, values and goals of family members? Why do families not react to needs in the same way? Discuss some purposes of a design for spending. Book 19 Keep a record of expenditures for one week. Discuss type of spending as it relates to needs, values and income. Debate problems in preparing individual or family spending plans developed by weekly, monthly or annual time periods. Book 21 Invite several adults, parents, teachers and business friends to discuss the particular systems they have found most successful in helping them to stick to a financial plan once they have developed it. Discuss conditions in various communities that would make family spending plans differ.	Essay test on the real purpose of a spending plan and its divisions.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
The most effective spending plans are usually simple, flexible and include the following divisions: - a list of long-term fixed expenses - a list of regular current running expenses - a list of more elastic expenses (flexible). An emergency fund can enhance family spending plans. A look at the total family expenditures can accomplish more effective management of food, shelter and clothing dollars. Successful management of food dollars can be accomplished by making the best possible use of all resources available. The amount spent per family on food depends upon the following factors: - family income - number of persons to be fed - amount of entertaining done - price variations - individual shopping and cooking skills.	Make an individual or family spending plan using "case study" method. Follow a procedure which includes various divisions of the spending plan. Book 7 React to the idea of maintaining a family emergency fund. Give pros and cons of fund. Analyze a family's design for spending to see the relationship of the total plan to food, shelter and clothing dollars. Book 21 Discuss food spending plans in relation to other expenditures and suggest ways for improving use of food dollars. Pamphlet 2B Study references on the average percentage of disposable income spent on food in relation to other needs of families. Books 7,8,18,19	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Deciding on shelter expenditures requires consideration of present spending plans and future earnings.	Fill out form on "Comparative Costs of Renting and Buying." Discuss the total amounts in relation to present spending plans and future earnings. Appendix A	
A plan for family clothing purchases can result in effective management.	Develop some principles of spending plans for clothing. Include the factors which determine the amount of money to be spent for clothing. Pamphlet 2E	
Clothing needs are related to other needs when contemplating available money.	Buzz groups discuss clothing needs in relation to family income and factors determining the amount of money to be spent for clothing. Book 21	List principles to use in planning for clothing expenditures
Awareness of guidelines in managing one's recreation dollar can lead to greater satisfaction from leisure time activities.	Discuss the importance of planning for recreation in a spending plan.	
Recreation is an integral part of life and as such deserves consideration when planning the use of income.	Use survey to determine: recreational facilities available recreational facilities used by an individual or family present recreational costs.	
To plan expenditures for recreation wisely, one can analyze the following factors: money spent money available possible methods of improving satisfactions gained.	Review factors affecting decisions concerning money available for recreation. Brainstorm methods of getting more satisfaction from recreation dollars. Book 7	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Identifying guidelines for recreation activities can lead to more effective use of recreation dollars.	Group work to determine guidelines for managing recreation dollars. Display posters summarizing each group's work.	"Quickie Test" List three guidelines an individual and his family would use in managing their recreation dollars.
Planning for transportation expenditures can help develop judgment.	Prepare transparencies to stimulate discussion of the values of planning transportation expenditure and of factors involved in the cost of owning and operating a vehicle.	
Transportation expenditures involve costs, conveniences and services.	Compare the cost of using a personal or family car with the cost of public service transportation.	
Owning and operating a car can be a major expense for most individuals or families.	Groups use a flip chart to illustrate the expenditures of owning and operating a car in several given situations.	
The family can affect savings in transportation by doing the following: - using public transportation when possible - buying commutation or monthly tickets - purchasing a car for its performance - selecting a new car without "extras" - locating a good used car, giving car the services needed.	Invite a transportation expert to discuss how families can economize their transportation expenses. Develop a list of the various types of costs incurred in operating a car. Classify these as to fixed and variable costs. Discuss a list of risks connected with car ownership. Book 14	
		Open-end statement. "To me the cost of owning and operating a car implies_____."

MAJOR CONCEPTS TO BE EMPHASIZED:

Family security

BEHAVIORAL OBJECTIVES:

Become aware of the various methods of planning for family security.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Awareness of the various methods of planning for financial security can influence the total personal and family design for spending.		
Financial security can be provided through education, insurance, social security savings and other investments.	List ways families provide for their economic security. Consider how families vary in their methods of providing security according to their values. Book 11	
Education generally increases the level of income and contributes to security in employment.	Buzz groups show the relationship education has to the ability to earn more money. Debate the value of education to a young person who is seeking financial security.	
Insurance permits the achievement of economic security through a system of periodic payments to an insurance company which extends protection in return.	Listen to a local insurance agent explain the various types of insurance.	
Life insurance can offer protection against economic loss to a person's dependents or his estate as a result of death.	Discuss the basic types of life insurance. Examples: straight, limited, endowment and term. Books 7, 11	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Health and accident insurance offers protection against loss of income arising from accident or illness. Property insurance premiums are usually fixed expenditures in the family spending plan. Automobile insurance provides protection from the liability resulting from owning, operating or maintaining an automobile or vehicle. Social Security is a federal system for providing financial protection and retirement pensions. Savings are usually the result of planning and can contribute to family security.	Examine sample copies of life insurance application forms to determine information required and minimum health requirements. Prepare a bulletin board which points out important elements of a life insurance policy. Participate in a buzz session on the reasons consumers buy health and accident insurance. Explain the principles of property insurance. Book 12 Invite an insurance agent to explain the various plans for property insurance and to discuss the legal aspects. Become familiar with terms used and important features in automobile insurance policies. Book 11 Class invite a resource person to emphasize protection provided through Social Security. Example: Agent from Social Security office. Invite a savings account representative to discuss the means of family saving to provide family security.	Multiple choice, true false and completion test on investing in insurance.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
	Listen to resource persons on a panel discuss the various types, advantages and disadvantages of financial security an individual or family may need. Example: - education - insurance - Social Security - savings - annuity plans - other retirement plans	Problem solving test. Examine case studies of three different young families to determine the most effective method of planning for family security. Give support for decisions.

MAJOR CONCEPTS TO BE EMPHASIZED:

Techniques for record keeping and business-like procedures

BEHAVIORAL OBJECTIVES:

Recognize the value of keeping accurate records for household management, expense accounts and income taxes.

Appraise various methods of keeping financial records for personal and family use.

Become aware of the relationship of personal and family record keeping to overall financial management.

Develop ability to use time-saving record keeping techniques.

Recognize the customer advantage of personal checking accounts.

Summarize the steps in maintaining a checking account.

Explain some terms used in computing income taxes.

Compute income taxes in several given situations.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Accurate record keeping can contribute to a successful financial plan. One who manages well might be expected to keep records showing types of income, fixed and flexible expenditures and receipts for expense accounts such as those for business or organizations.	Discuss the value of keeping accurate records for household management, expense accounts and income tax purpose. Pamphlet 8 Illustrate the kind and type of records needed if one is to use knowledge of past spending as a basis for future financial planning. Book 12 Pamphlet 8	Write a short paper summarizing the value of keeping accurate records.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Methods of keeping personal or family financial records vary according to values, goals, education and family life pattern. Record keeping can help one to realize that an individual is not free to spend his entire income as he pleases because of income taxes, other deductions and obligations. The organization used by every individual and family usually differs in aim and effect. There is a relationship between the types of records kept for household management and for a small business.	Role play a family situation showing the necessity for keeping accurate records and receipts when handling household management and/or expense accounts. Examine the type of records and receipts necessary for income tax purposes. List records and receipts needed for income tax purposes. Pamphlets and Bulletins 2A, 2C, 2D, 2E Prepare a bulletin board entitled "Items to Record" illustrating samples of family records. "Show and Tell" session where students suggest techniques for developing and maintaining household record-keeping systems. Illustrate the type of records and receipts necessary for income tax purposes and/or expense accounts. Compile a list of essential elements in any record keeping system. Invite the owner of a small business and his wife to discuss the similarities of keeping household records and small business records. Conduct a survey comparing the types of records needed for household management and for managing a small business.	True-False test on value of record keeping and types of records to be kept for household management, expense accounts and income taxes. See example in Appendix A. Use a written problem-situation test to indicate relationship between home and business financial records.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Checking accounts offer many individuals and families a simplified business method for handling money. Careful maintenance of personal checking accounts can contribute to individual and family money management. There are several types of checking accounts available to meet various consumer needs. Two commonly used types of checking accounts are regular and special.	Field trip to bank to observe facilities and learn about checking accounts. Ask a banker to show and have students hold a thousand dollar bill. Discuss the practices banks expect of their customers in management of personal checking accounts. Book 12 Panel discussion on how checking accounts serve consumers and the advantages provided. Role play the opening of a checking account at a bank. Discuss "rubber" and "hot" checks. How does a bank handle this problem? What are possible consequences in such a situation? Explain how banks report to customers on the status of their accounts at a given time of the month. Use overhead projector to demonstrate check-writing and deposit-making procedures recommended by banks. Practice writing checks, filling in the check stubs or register, making deposit slips and reconciling the monthly statement with the check book. Pamphlet or Bulletin 5 Help mother and/or father write checks, fill in the check register, make deposit slips and reconcile the bank statement at the end of the month. Pamphlet and Bulletin 5	True-false quiz on use and abuse of checking accounts.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
When one understands the terminology of income taxes, he is more likely to be able to compute his taxes correctly. The federal income tax is the outstanding example of a direct, progressive tax in effect in America. Income tax is based on the ability-to-pay system of taxation. All persons subject to income taxes must file a federal income tax return by April 15, and a state income tax return by May 15. Federal and state laws require employers to withhold a certain amount of tax from wages or salaries of all employees. This is called a withholding tax. A Form W-2 must be sent in to the District Director of Internal Revenue when one files his tax return.	Use a case problem to issue checks, keep the necessary records and balance the monthly bank statement for a given period of time. Define terms used in computing income taxes such as: income tax dependents Book 21 Bulletin board on income tax vocabulary <u>Tax Your Knowledge</u>. Show forms used in computing taxes and have students explain various terms used.	Use a case problem in which students pay five bills by check, keep the necessary records and balance the check book and statement.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Whether a person computes his own income taxes or just prepares the necessary data for a tax consultant to use, he needs to have some knowledge of how income taxes are computed.	Have a CPA or tax consultant talk about: who must pay income taxes when tax payments are due; who must file a declaration of estimated taxes; types of records or receipts needed for computing taxes; explain terms and show samples of forms used in computing taxes; and discuss penalties for not paying taxes on time.	Use the opaque machine to have an oral identification test of various parts of form used for computing taxes based on the understanding of terms studied.
An awareness of how income taxes are computed can contribute to one's understanding of the type of household records to be kept during the year.	Use a family problem situation to determine a family's total income; deductions; exemptions; and net income. Relate the importance of keeping accurate records to efficiency in computing income taxes. Use hypothetical figures to compute income taxes for the year on the form available from local offices of Internal Revenue Service and Collector of Revenues. Indicate whether or not a declaration of estimated tax is to be filed in several given case studies. Book 21	Practical quiz on use of income tax forms in computing taxes of a given family.

MAJOR CONCEPTS TO BE EMPHASIZED:

Influences on consumer behavior

BEHAVIORAL OBJECTIVES:

Acquire some insight into ways the economy influences consumer behavior.

Become aware of some factors which influence consumer behavior.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Knowledge of American economics can assist the individual in personal and family finance management and in his role as an informed, responsible citizen.	Define some basic terms pertaining to economics such as: economy production consumption gross national product capital purchasing power profit mass production law of supply and demand.	Matching test in which terms are matched to definitions. Collect news articles using some of the terms. Explain articles to class using the new terms.
The family economy affects and is affected by the larger economy.	React to the statement: "Families are both producing and consuming units of our society." Explain how consumers can contribute to the flow of money in the economy. Invite an economics teacher or businessman to discuss factors which tend to inhibit or interrupt the flow of money in the economy such as: relationship of consumer spending to business spending and government spending.	Make a poster to illustrate the cycle of economics involving the consumer, business and the government.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Productive workers not only earn money but can also contribute to the productivity of their society.	Discuss the role of the individual in a free-enterprise economy and the advantages of such an economic system.	
Mass production of goods and services has made it possible for more families to have current needs and wants.	Trace the relationship of consumer spending to business spending and government spending. Books 10, 14, 15	
Spending of teenagers plays an important role in the national economy of their society.	Consider how teenagers' spending affects the national economy.	Write a brief essay on "The Role of the Teenager in the National Economy."
The standard of living of a nation is closely tied to the total production or gross national product.	Investigate a rise or fall in the gross national product in relation to earnings and standard of living.	Use a circle graph to show the relationship of gross national product to a family's income in the last ten year.
	Organize a panel or buzz group to discuss: What is a standard of living? How does it differ from a level of living? How do personal decisions on spending and saving affect the national economy? How does the national economy affect personal saving and spending? What is involved in being a responsible consumer citizen?	Play Jeopardy Game. Include categories on: vocabulary role of consumer in American economy Effect of GNP on standard of living relationship of consumer spending to business and government spending. See example in Appendix C.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Awareness of influences on consumer behavior can contribute to greater understanding of why people buy as they do. Several factors can contribute to consumer behavior. Most people are stimulated to buy by the same desires. Knowledge of buying behavior tends to involve some knowledge of human psychology. Many people are unaware of why they buy as they do. When a person knows his basic purpose in life, it is usually easier for him to see the desirable characteristics in his purchases.	Prepare a bulletin board on "Why We Buy as We Do." To fulfill desire for: - physical well-being - creativity - social status - learning - attractiveness - recreation - saving - habit - comfort - conformity - convenience - preferences - advertising and promotion - quality and standards Research psychological, sociological and socio-economic factors which may affect one's buying behavior. Write down the last five articles you bought. Tell what factors motivated you to buy them. Keep a record of your purchases over a short period of time. Strive to analyze factors influencing your buying behavior. Were the purchases satisfactory for your purposes? Explain why.	Pre-test. Answer question "Why do you think you buy the way you do?" Rank in order of importance and tell why you bought these articles.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
	Observe the transparency on consumer behavior and motivation. Transparency 1 Use case studies to better understand why people buy as they do. Collect examples of advertisements to analyze the psychological or sociological influences on a consumer. Use newspapers or magazines. Read and analyze advertisements. Determine to whom the advertisements are slanted and the incentive used for buying. Recall advertisement slogans which exploit an individual's desire to give or have the best quality possible. Dramatize a family-buying situation to emphasize factors motivating consumer behavior. Ask a panel of adults what motivated them to buy certain items such as color TV, a particular car, etc. Read for background information such books as: <u>Why People Buy</u> by L. Cheskin and <u>The Hidden Persuaders</u> by V. Packer. Book 3	Analyze why the family members bought as they did. Make a questionnaire on personal and family buying habits. Complete this open end statement: A primary reason for my personal buying behavior is _____. Give book reports on readings.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
	Buzz groups discuss some of the following topics: How do manufacturers use sales promotions (such as specials, prizes, displays, contests, demonstrations, introductory offers, discount prices, free offers, trading stamps, loss leaders and referral sales) to attract customers? What is the use of status symbols? Name some examples of possible status symbols one may buy. Why is it important to own goods and services similar to those of your peer group? Explain how an individual's or a family's desire for quality in goods and services could influence his buying behavior. How can one's geographic location influence his buying habits? Give examples of ways cultural background may affect one's buying habits. Contrast buying habits of lower socio-economic groups with those of middle and upper income groups.	Rank some psychological and sociological factors which you think influence teenagers to buy as they do.

MAJOR CONCEPTS TO BE EMPHASIZED:

Consumer information and protection

BEHAVIORAL OBJECTIVES:

Become familiar with the services of reliable government, educational and business agencies and organizations which aid and protect the consumer.

Identify some consumer protection laws now in effect.

Determine some of the current needs for consumer protection legislation in Louisiana.

Become aware of some fraudulent practices used by individuals.

Develop criteria for evaluating information and services provided by consumer protection agencies.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Many agencies and organizations can help to safeguard the consumer's interest and welfare.	Use representatives of several agencies to discuss aid which their respective departments give consumers.	
Legal Aid Societies, the Federal Trade Commission and the U.S. Food and Drug Administration are some examples of government agencies which can help the consumer.	Using the yellow pages of telephone directory, make a list of the local agencies or services which aid consumers. For small or rural areas, use directory of closest city or town. Book 21	
Two examples of business agencies who can aid the consumer are the Better Business Bureau and the Chamber of Commerce.	Collect current magazine articles or newspaper items which give information about consumer protection problems and sources of help.	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Some of the publications which can educate the consumer to become familiar with ways in which he is and can be protected are <u>Changing Times</u>, <u>Louisiana Consumer</u>, <u>Federal Trade Commission</u> and Better Business Bureau publications. Individuals and families as consumers are protected by federal, state and local laws. There are areas of consumer affairs in which legislation in Louisiana can contribute to consumer protection.	Use overhead projector and prepared transparencies to stimulate discussion on sources of consumer protection. Transparency 2 Show Filmstrip <u>Protecting the Consumer</u>. Filmstrip 6 Obtain case studies from Better Business Bureau. Present as problem situation for class discussion. List some of the Federal Statutes that are of special interest to the consumer. Book 21 Pamphlet and Bulletin 6 Read and analyze as a class, a legislative bill on consumer protection. Lawyer to speak on and interpret some of the laws which protect consumers. Recall consumer protection laws studied in other units. Using the list of measures usually taken by state government in the consumer's interest, make a survey and determine Louisiana regulations now in effect. Book 21 Survey to determine local ordinances protecting the consumer. Survey families and friends to determine some of the areas in which state consumer protection is needed. Compare results with previous class surveys of laws in effect.	Matching test on source of aid and services provided. Completion test on consumer laws.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Louisiana legislators can help identify some of the current needs for consumer protection legislation. Increased consumer awareness can help to protect consumers against unscrupulous individuals who cheat the public and prey on the uninformed. Through education, individuals can learn to protect themselves against unscrupulous individuals. False claims, misleading statements and "free gifts" often tend to confuse the consumer. All groups of people; rich, poor, educated, uneducated, young and old, may be victimized.	State legislator talk to the class about some of the current needs for consumer protection legislation and tell about any pending consumer protection legislation. Draft a sample legislative consumer protection bill which is needed in Louisiana. Invite Chamber of Commerce or Better Business Bureau member to discuss recent frauds and deceptive practices in the area or community and explain how to guard against these practices. Keep a notebook or scrapbook of recent material from magazines and newspapers concerning fraudulent practices. Display project notebooks. Role play a situation involving a "bait and switch" technique used by a salesman. Stress weak and strong points in salesman's approach. Book 17 Present an original skit depicting telephone situations informing "customers" that they are a "lucky winner" of prizes or "free services." Book 17 Ask students to bring in "bait and switch" material or "lucky winner" letters.	Prepare a check list giving selected consumer protection legislation, identify those needed in Louisiana.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Unfair or deceptive business practices tend to cost the consumer money.	Make a bulletin board of gimmicks used such as "you may cancel anytime," various sympathy appeals, "you have been specially selected," or "special price for a limited time," to stimulate discussion of cost to consumer. Book 14 Pamphlet and Bulletin 9 Evaluate case studies from Better Business Bureau in terms of cost to consumer. Use class notebook or scrapbook containing articles on fraudulent practices to determine cost to consumer.	Analyze each appeal for validity and cost involved.
Some organizations and agencies may have a more direct effect on consumer protection and services than others.	Compile studies of information and services available to consumers. Set up criteria for evaluating information and services. Include: location purpose(s) service(s) cost(s) eligibility of applicants. Books 14, 21	Given a list of services and agencies that protect consumers, select the one/ones that meet the needs of a selected family that has been cheated by a given fraudulent practice.
The type of consumer protection needed can influence the choice of organization or agency to which the consumer would appeal. Through appropriate learning experiences, individuals can develop the ability to appraise consumer protection information and services which meet one's needs.		

MAJOR CONCEPTS TO BE EMPHASIZED:

Consumer rights and responsibilities

BEHAVIORAL OBJECTIVES:

Identify the rights of the consumer.

Determine the responsibilities of the consumer.

Practice knowledge learned regarding the rights and responsibilities of the consumer.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Recognize that consumer rights and responsibilities can contribute to one's effectiveness as a consumer and as a citizen.	Show filmstrip "The Consumer Decides." Filmstrip 4	Give a "Quickie Test." List the rights and responsibilities presented in the filmstrip.
Consumers in the United States have the following rights: to be informed to safety to choose to be heard to be protected.	Identify some individuals who have worked for consumer rights and responsibilities. How have they helped the consumer?	
Consumers have responsibilities in relation to each of the rights.	Identify and discuss rights of consumers. Determine responsibilities which go along with each. Publication 11	
The consumer's right to be informed is dependent upon the following responsibilities: to keep informed of recent developments and obtain information on goods and services	Role play situation in which failure to accept certain responsibilities results in loss of certain rights.	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
to read advertisements carefully to seek additional information as needed to check use and care instructions before buying to understand all performance claims.	Compile list of some of the periodicals and other publications which relate to informing consumers about goods and services. Read and discuss the Advertising Code of American Business. Determine the consumer's responsibility to read advertisements carefully. Pamphlet and Bulletin 10 Book 21 Bring to class various advertisements in order to identify information provided. Recall some responsibilities which consumers need to remember when reading advertisements. Using care and instruction booklets of department appliances, identify information provided in each. Determine responsibility of consumer in relation to this information. Prepare bulletin board showing sources of performance ratings which would help the consumer to judge performance claims of consumer goods.	Evaluate several advertisements in relation to consumer responsibility.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
The consumer's right to safety is dependent upon the following responsibilities: - to examine all products for safety features - to study use-and-care-instructions before buying and using - to inform those responsible if performance is poor - to study product safety ratings from reliable sources such as "Consumer Reports."	Group projects to study and report on safety ratings given various selected goods or products identifying source used. Bring to class products or goods purchased by class or family members. Tell if each was a good or bad purchase based on performance. Draft a letter to a business firm reporting unsatisfactory product performance.	
The consumer's right to choose is dependent upon the following: - independent judgment and action - selectivity - buying of efficient products and services and refusal to buy those which are not - honesty in consumer affairs - recognition of motivation to buy - recognition of one's limitation of income and other resources.	Review motivations for buying and basis for making decisions for buying. Bring to class newspaper advertisements, product labels or tags. Determine what services are purchased along with product and what information is necessary for decision making. Bring to class guarantees and warranties from goods purchased. Evaluate and discuss in terms of making guarantees and warranties work in the best interest of consumers. Books 14, 17 Recall shopping ethics and other phases of consumer honesty studied in previous units. Make list of these practices and use these to cite examples where dishonesty on the part of the consumer affects his rights.	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
The consumer's right to be heard is dependent upon the responsibilities to: - write protest letters - know where to go for help - make suggestions for improving - be informed of consumer needs - support legislation for consumer protection. The consumer's right to be protected is usually dependent upon the following: - being informed of one's rights - being informed of existing laws and standards - being aware of consumer needs for more information and protection.	Discuss: If one has the right to be heard and the right to be protected, what responsibilities should he assume? Book 5	Matching test on rights and responsibilities.

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1. Bank Administration, 303 South Northwest Highway, P. O. Box 500, Park Ridge, Illinois 60068.
 - A. "Accepting Deposits" (12 minutes) (color)
 - B. "Uncollected Funds and Overdrafts" (12 minutes) (color)
2. Institute of Life, 277 Park Avenue, New York, New York 10017.

The Consumer Series

 - A. "Our Role as a Consumer" (70 frames) (15 minutes) (color)
 - B. "Consumer in the Marketplace" (44 frames) (10 minutes) (color)
 - C. "Consumer in Action" (53 frames) (12 minutes) (color)
3. Insurance Information Institute, 110 William Street, New York, New York 10038.
 - A. "Automobile Insurance" (55 frames) (17 minutes) (color)
 - B. "Patterns For Protection" Insurance for the home.
4. J. C. Penney Company, Inc., Educational and Consumer Relations, 1301 Avenue of the Americas, New York, New York 10019.

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 - B. "You the Shopper" (66 frames) (15-20 minutes) (color)
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3. What's New in Home Economics
"Family Finance Study Develops Cooperative Program," October, 1968.

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APPENDIX A

WORK CHART FOR COMPARATIVE COSTS OF RENTING AND BUYING*

EXPENSES	RENTING	BUYING
Rent		
Mortgage payments, including principal and interest		
Taxes (Omit if included in mortgage payment)		
Insurance (Omit if included in mortgage payment)		
Utilities (Omit if included in rent)		
Electricity		
Gas		
Water		
Telephone installation		
Heat		
Maintenance		
Repairs		
Services for yard care, garbage disposal, garage or parking facilities		
Other costs		
TOTAL	\$ _____	\$ _____

*Hopkins, Charles. Consumer Education: A Course of Study. Charleston: West Virginia Retailers Association, 1969, p. 97.

APPENDIX B

Suggested Tests

RECORD KEEPING (True-False)

Directions: Indicate true statements with a plus (+) sign and false ones with a zero (0).

- ☐ 1. Keeping financial records is a valuable practice primarily for one who wants to plan a design for spending.
- ☐ 2. One should learn the best way to keep financial records and then follow the method exactly.
- ☐ 3. Receipts are unnecessary when one is on a business expense account.
- ☐ 4. Keeping financial records helps one to realize that an individual is not free to spend his entire salary as he pleases.

CHECKING ACCOUNTS (True-False)

Directions: Indicate the true statements with a plus sign (+) and the false ones with a zero (0).

- ☐ 1. Checking accounts offer individuals and families a simplified method for handling money.
- ☐ 2. Two commonly used types of checking accounts are savings and regular accounts.
- ☐ 3. Use of checking accounts facilitates the exchange of money in the economy.

INCOME TAX VOCABULARY (Matching)

Directions: Match the phrases in Column I with the words in Column II.

Column I

- ☐ 1. Total of all income
- ☐ 2. A direct progressive tax
- ☐ 3. Due dates

Column II

- a. net income
- b. April 15 and May 15
- c. gross income
- d. withholding tax
- e. income tax
- f. January 15, June 15

APPENDIX C

SUGGESTED JEOPARDY GAME

Directions: Choose a category from list given below.
vocabulary
consumer's role in the economy
GNP
Relationship of consumer spending to business and government
spending

Sample answers and questions.

ANSWER: The dollar value of all goods and services produced in a country.

QUESTION: What is gross national product or GNP?

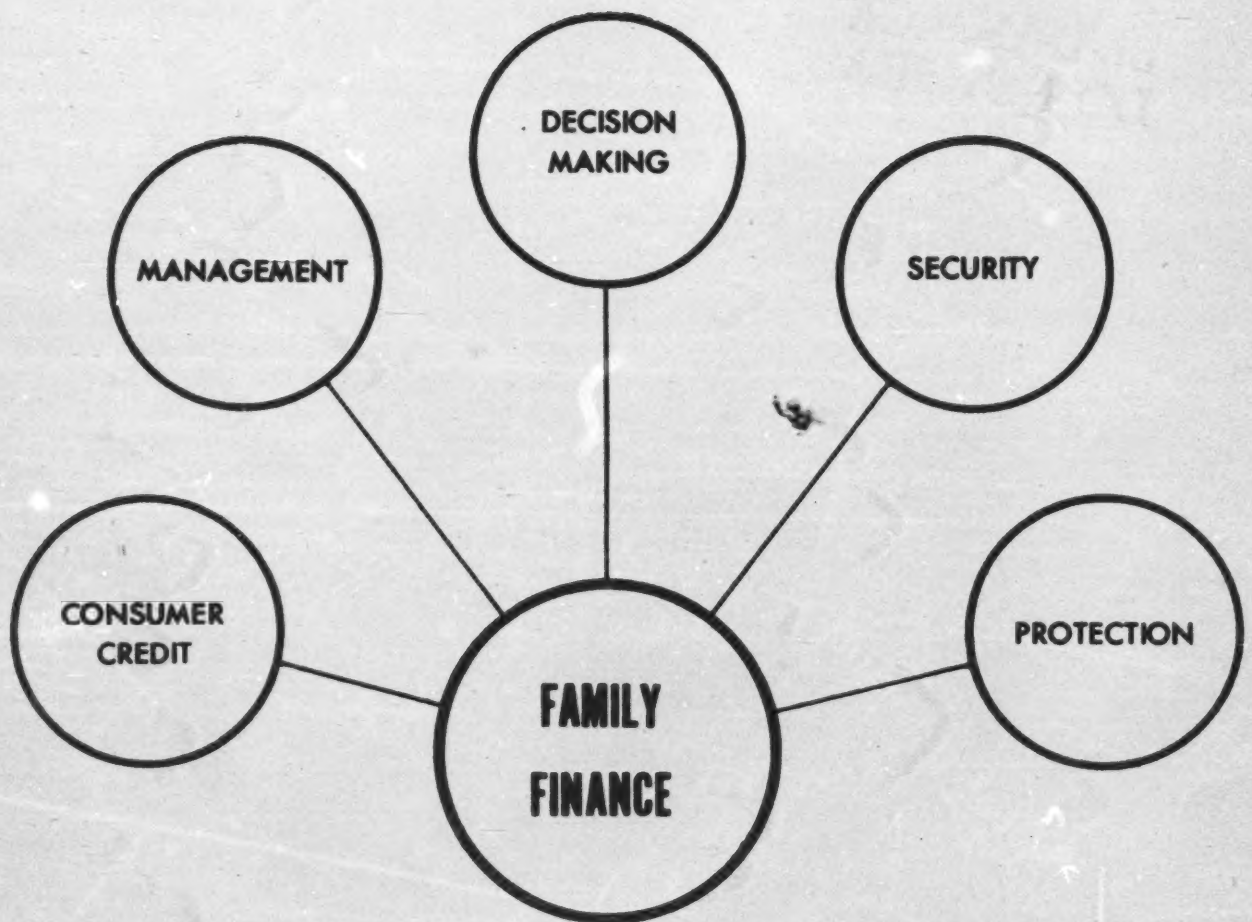
ANSWER: Money spent by business and industry to operate factories, tools, machinery and equipment.

QUESTION: What is meant by business investment?

ANSWER: A high standard of living.

QUESTION: What does our economic system make possible?

**ADVANCED LEVEL
Late Adolescence
Home Economics IV**



CONCEPTS TO BE EMPHASIZED

HOME ECONOMICS IV

OVERVIEW

This resource unit is provided to assist home economics teachers in developing learning experiences for twelfth grade students. The teacher is encouraged to modify the sequence or any aspect of the subject matter content necessary to fit the needs of the learners.

This unit is based on "Eight Essential Concepts" by Porter.¹ The concepts are: planning, buying, borrowing, saving, investing, protecting, sharing and increasing one's earnings.

Today's teenagers are tomorrow's parents. Students at the twelfth grade level are beginning to plan for their future family, parenthood or for their future individual educational or vocational plans. They need experience in balancing limited resources with unlimited and insatiable wants. Students need to realize that proper use of what one earns is as important as learning how to earn more. A primary task for any individual or family is to select realistic financial goals as part of a philosophy of life and pursue the most direct course to reach them.

¹Porter, Gerald, "Eight Essential Elements for Achieving Financial Security." Norman: University of Oklahoma.

SUBJECT MATTER AREA: Consumer Education

LEVEL: IV

TITLE OF THE UNIT: Family Finance

SUGGESTED TIME: 8-10 Weeks

GENERAL OBJECTIVES:

Upon completion of this unit in Consumer Education, students will:

1. Gain a greater appreciation of financial management.
2. Gain some ability in making financial records for the family.
3. Recognize the influence of personal and family values in financial decisions.

MAJOR CONCEPTS TO BE EMPHASIZED:

1. Planning and decision making.
2. Intelligent management of resources.
3. Legal aspects affecting the family.
4. Providing for security and protection.
5. Sharing the cost of government by taxation.
6. Consumer credit and law.
7. Wage earning.

MAJOR CONCEPTS TO BE EMPHASIZED:

Planning and decision making.

BEHAVIORAL OBJECTIVES:

Recognize the importance of self-discipline in money management.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Achievement of goals is a likely result of planned spending.	Discuss financial responsibilities that must be considered by the young married couple. Invite several young married couples to present ideas on how they plan the use of their money. Make a list of financial decisions that must be made by the young married couple immediately before and after marriage. Compare these ideas. Teaching Aid 3	Check sheet on the financial respon- sibilities of young married couples.
Organization is carry- ing out planned activi- ties in the use of money.	Define: organization, management, resource , goals, ideas, decision- making. problem solving. Book 6 Use cartoons or film to show the frustration of the unorganized family. Film 1 Interview store manager, banker, teacher and others to find out what organization means to them. If possible use tape recorder for the interview. Prepare a bulletin board using the idea: To Organize is to Plan. List some of the things one would organize as a part of planning. Examples: Ideas, resources, buying guide, goals, etc. Book 6, Pam- phlet 14	Contrast the re- sults of the two types of manage- ment that you observed in the film.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Management involves decision making and organization of resources to achieve goals.	Review steps in problem solving: 1. Recognize whether a problem exists. 2. Face the problem. 3. Seek the cause. 4. Decide upon goals or course of action. 5. Begin working in positive way to carry out the plan. Book 6	Present a set of family situations involving financial decisions. Ask students to assume different roles and organize the situations.
Reasonable decision making is related to problem solving.	Invite three business representatives to discuss the relationship of organization and management. Review steps in decision making. Set goals; (clarify values). 1. Obtain information needed. 2. Assess resources. 3. Consider ways of reaching goals. 4. Make choice or plan. 5. Put plan into action (or decide on no action). 6. Evaluate results. Book 6, Pamphlet 25	
The decisions of individuals and families reflect differences in choices of goals.	Define priorities. Use a check sheet to analyze your attitudes in connection with family spending. Appendix A Use this grouping: 1. Those absolutely essential. 2. Important but not essential. 3. Those that could be eliminated. Book 6	
Values serve as guides for choosing goals.		
Most people take into marriage values which they gain from their respective families.	Divide into groups to discuss "What are usual financial priorities for a young couple?"	
Planning is a means of resolving family differences in favor of whatever is best for the good of the family.	Role play a young couple involved in a planning session as they make decisions on their needs, wants and goals.	
When an individual recognizes the relationship between establishing reasonable priorities	Examine case studies which reveal how family priorities determine living patterns.	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
and security in family finance, she will gain greater satisfactions in achieving goals. A financial plan is usually successful when it meets the specific needs of the individual or the family. Methods of handling money vary with families and situations. Budgeting can aid the family in achieving goals. A budget helps a family to live within a given income.	Examine the spending patterns of various hypothetical couples who have different interests. Make a survey of individual families in regard to plans that have succeeded and those that have failed. Identify possible causes of failure such as: 1. Unrealistic goals. 2. Not enough money to meet all their needs. 3. Not flexible. 4. Did not make use of all resources. 5. Disagreement about who should handle spending. 6. Lack of self-discipline in using the plan. Compare hypothetical money management plans of a young couple just married. Compare with expenditures for same period. Analyze adjustments necessary for next period of spending. Periodical 3 Buzz session: "A budget is a tool one uses in managing money." Review the basic parts of a budget. 1. Fixed expenses 2. Flexible expenses 3. Emergency fund 4. Special goals	Write a paper on "Establishing Reasonable Priorities Relating to Security in Family Finance." Identify and list problems that may result when a family lives beyond its means.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Using budget plans usually involves adjustments to meet changing conditions. Recognizing value of keeping accurate records may give an individual or family the basis for making a plan for spending. As an individual appraises different methods of keeping records he will be able to select the one best suited to his own needs.	Study ready-made budgets as a reminder of expenses that may have been over-looked. Book 19 Discuss: What is the minimum on which a young couple could live comfortably in your community? Review the family life cycle. Note the periods of low, increasing, maximum and decreasing incomes. Discuss these cycles in relation to family responsibilities at the given periods. Bulletin board could be prepared to carry out the preceding idea. Divide into groups and each group make a plan for spending for a specific family. Use low to average income and an early stage of life cycle. Teaching Aid 2 Discuss: If one is to use past spending as a basis for planning, what kind of records should be kept? Invite a teacher from the business department to show techniques of record keeping for household accounts. Invite the owner of a small business and a housewife to compare their record keeping habits. Invite a banker to show: 1. Writing and endorsing checks. 2. Making deposits. 3. Keeping a check register.	Compare expense records with budgets and note changes. Present each student with a family situation. Have her write an analysis of the situation and plan a financial program for the family.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
	4. Reconciling bank statements. Book 19 Interview other individuals who have a system for keeping records.	Write a summary of elements involved in good record keeping. Have students list the ideas they have learned from this unit.

MAJOR CONCEPTS TO BE EMPHASIZED:

Intelligent management of resources
 Buying, using and evaluating:
 Food
 Clothing
 Housing--appliances and furnishings
 transportation

BEHAVIORAL OBJECTIVES:

Examine total dollar costs of goods and services before investing.

Compare the entire cost of buying, using and evaluating food.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Planning menus in advance saves time, effort and money and may insure good nutrition.	Pre-test "Managing Personal Income" See Appendix A Give cases where one family planned meals, one did not. Students evaluate cases for use of time, money spent and nutrition. Book 3	Use student evaluation for case studies.
The manner in which a family plans and buys can affect how they live.	Discuss the following: "The Ways A Family Plans and Buys Determines How It Lives."	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Wise management of the food dollar can provide savings, greater enjoyment from the food eaten and better nutrition in individuals and the family. Family food costs vary with the size and composition of the family, the values placed on food and the resources available.	Examine a variety of media slanted toward young adults for all information on buying practices of food. Book 18 Invite food specialist in Extension to present information on planning food purchases. As a class project, prepare a series of articles for the school paper on buying and planning practices. Divide class into groups to research and report on Guides for Food Shopping and Management. Break down a series of grocery bills and total food purchases separately for the four basic groups. Examine actual grocery lists girls saved from parents and cash register tapes. Check off non-essential foods and total amount spent for them Students present skit to class: "How Much Food Will Ten Dollars Buy?" Bulletins 30, 22, Periodical 7 Analyze food budgets of several families. (Newlyweds, single persons, families with young children, families with teenagers, welfare, food stamps) Discuss the proportion of income families have spent on food. Periodical 1, Bulletins 22, 17	Complete the following: "Buying practices can be improved by careful attention to..." Make a chart of food shopping guides. Analyze nutrition received for the money spent. Figure per cent of money spent on non-essentials in grocery store. Use "Guides for Food Shopping and Management." Show how consistent attention to these guides can reduce family spending without minimizing nutrition. Students write reports of their studies of food budgets. Figure percent of income each family spends on food.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Understanding that family food cost varies may become realistic as student play the role of parents.	Accompany parents, relatives, neighbors or friends on food shopping trips as a silent observer. Note impulse buying. Invite a retail food merchant to talk on his observations of shoppers in action.	Have students develop a skit showing shopping practices learned about various families. Compare practices.
Many times family food costs vary with the use of convenience foods.	Study some commercially prepared food with some home prepared foods. Compute cost per unit measure of various food. Have class committee set up a display of common can sizes and equivalents and cost. Plan a bulletin board on cost of convenience food.	Compare convenience foods vs. home prepared foods. Each student figure on one food--can size, equivalents and cost. Students report on food comparison cost study. Compare findings as a class.
A wise buyer adjusts his buying habits to take advantage of good food values in the food market.	Use newspapers, radio and television to learn of seasonal food bargains and thrifty food management. Examine contents of several cans of vegetables to determine quality differences. Compare to see if there is really a cost difference. Conduct a tour through a supermarket to observe how prudent shoppers choose products. Use transparencies to illustrate the value of paying careful attention to food labels and product information. Book 19, Bulletins 39, 26, 17, 36, Filmstrip 1	Make a report on comparison of quality and cost. Each student select one vegetable and bring together as a class. Evaluate labels as to content. Check label I.Q.
Advertising is helpful but need not always be the sole guide in buying.	Review newspaper advertisements for standard items. Note the stores that feature "specials" or "loss leaders."	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Wise shoppers read, ask questions, observe, compare, buy and try out different foods. <u>MAJOR CONCEPTS TO BE EMPHASIZED:</u> Intelligent management of resources Buying, using and evaluating: Food Clothing Housing, appliance and furnishings Transportation <u>BEHAVIORAL OBJECTIVES:</u> Examine total dollar costs of goods and services before investing in clothing. Examine total dollar costs in buying, using and evaluating clothing.	Have group decide where they would shop for a comparable list of items. Review chart for rating advertisements. Each student needs a copy. Develop a skit to show wise shoppers and poor shoppers. Periodical 10, 7, Bulletin 32, Book 13, Transparency 1	Collect advertisements. Rate according to chart. Write advertisements for foods which they would like to sell according to rating.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
One's wardrobe may be limited by the amount of money he can afford to spend on clothing. Buying clothing in the framework of a plan may save one money.	Discuss factors which should be considered when planning a wardrobe. Discuss type of items that make up a suitable wardrobe. Bulletins 22, 30 Inventory wardrobe, listing all items, colors and sizes. Using this list, determine how many different combinations of clothing you have. Bulletin 32	Evaluate wardrobe inventory using a rating scale.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
In today's competitive society, clothing and grooming play important roles. A clothing budget and a plan for keeping clothing purchases within the planned amount may result in a more effective use of this portion of one's resources. An individual does not have to be wealthy to be well-dressed. A good wardrobe does not have to be large.	Invite clothing store manager to discuss the influence of the clothing market on the economy. Discuss how advertising influences our clothing wants and decisions. Book 5 Decide what clothing is needed for your activities. Bulletin 30 Reports on different ways clothing may be purchased. Discuss principles of budgeting for clothes and factors to determine amount spent on clothes. What is gained by a plan? Book 19, Bulletin 22 With only enough money to purchase one outfit, which should you buy? Why? (workclothes, party, leisure, recreation) Bulletin 22 Make bulletin board of different advertisements. Analyze materials which add and those that do not add to consumer information. Books 5, 19, Transparency 1 Invite clothing buyer for discussion on what influences buying in stores. Present skit illustrating pressure tactics of sales persons. Show how to resist such pressuring. Analyze present wardrobe. Plan clothing expenditures for coming year taking into consideration money available, needs and wants. Bulletin 30, 32	Two classmates given \$100 each for basic wardrobe. Plan purchases. Justify decision. Figure percent of family income to spend on clothing. Report to class why you reached these decisions. Discuss skit for strong and weak points. Make a list of these points. Review students' reports on clothing plans for year.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Proper clothing fit can influence the appearance and comfort as well as adding to the life of a garment. Set up guides for selecting clothing for quality, fibers, shape, wrinkling, etc. Compare values on the basis of quality, style and price. Understanding and using labels as a guide may enable one to make wiser purchases. Proper maintenance can increase the value of a wardrobe. Following manufacturer's instruction regarding the care and handling of clothing usually prolongs the life of a garment. Mending garments as soon as repairs are needed can increase the service of the garment.	Discuss how staple food and shelter expenses are fixed and clothing expenses vary greatly. Brainstorm how the following might affect clothing expenditures: fit fabric workmanship care. Book 19 Invite Extension home economist to discuss factors to consider in selecting men's and women's clothing. Visit a department store for in-store demonstration of a talk on fabrics and clothes. Examine clothing of various fibers and compare according to guides for shape, wrinkling, etc. Make a collection of labels taken from garments recently purchased. Analyze information they offer. Filmstrip 2 Discuss laws affecting labels. Bulletins 32, 36, 25, 26, 17, Books 5, 19 Observe home economist give demonstration on how money may be saved through home alterations. Discuss fibers, fabrics, workmanship and clothing care. Bring garments that have been laundered or dry cleaned to show the differences in the two processes on various fabrics. Conduct a survey on wardrobe maintenance. Clothes needing repairs, those not repaired, those repaired.	Observe reactions. Review quiz--Label I.Q. Quiz on importance of proper maintenance. Report survey to class.

MAJOR CONCEPTS TO BE EMPHASIZED:

Intelligent management of resources

Buying, using and evaluating:

Food

Clothing

Housing, appliances and furnishings

Transportation

BEHAVIORAL OBJECTIVES:

Examine the total dollar cost of goods and services before investing.

Estimate the total cost of buying and using housing, appliances and furnishings.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Rational choice of location and site of housing involves consideration of needs, desires and activities of the individual or family.	Make a chart of the possibilities at several price levels. Make a list of the types of housing available in the community. Book 19, Bulletin 39 Use transparencies on housing. Discussion of: "The Effect of Conditions Outside Family on Household Management." Transparency 1	Compare housing--What is best for your family? Evaluate and compile findings of survey on types of housing available.
Housing decisions may influence relations in the family.	Discuss factors to consider when making first housing decisions. Bulletin 32	
The decision of whether to own or rent a dwelling requires weighing of the psychological and financial advantages and disadvantages from the immediate and long-term viewpoints.	Panel to bring out advantages and disadvantages of owning-renting. Listing of advantages and disadvantages brought out in panel discussion. Discuss the reasons most young marrieds live in a rented home. Invite persons (home owner, apartment dweller and real estate agent) to assist class in making a checklist which would be helpful in selecting a first apartment. Books 16, 19	Discuss a checklist for housing--houses and apartments. Decide which is best suited for needs of young married couples and identify and describe housing conditions.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Housing may be a reflection or outgrowth of the family life cycle.	Discuss the unique considerations for housing-- a. couple in armed services b. college c. job demands change in residence d. pre-school children e. school children Book 4	Compare various needs of different families.
	Discuss how stage in family life cycle affects shelter needs. Book 19	Compare needs of families because of life cycle.
Housing responsibilities can be shared by landlords and tenants.	Determine and discuss responsibilities of landlords and tenants. Make a survey of landlords and tenants. Ask if they know and live up to their responsibilities. Book 19	Figure percent of landlords and tenants who accept responsibilities and those who don't.
Some limiting factors in the selection of housing may be scarcity of dwellings on the market, high cost of materials, inadequate financial resources, governmental restrictions and lack of information.	Committees study government and local restrictions on housing. Have an attorney discuss the legal aspects of home ownership.	Committees report and identify and describe restrictions.
Materials and methods used in construction can influence total cost of housing.	Discuss advantages and disadvantages of buying new home vs. used home. Bulletins 22, 32 Divide class into groups and make a study of availability of all types of dwellings. Bulletins 22, 32	Identify and describe advantages and disadvantages. Comparison chart.
Understanding the annual interest rate is important in buying or building a home.	Illustrate methods for figuring the true annual interest rate on home loans. Books 5, 19 Invite home builder to discuss the factors in the community and the economy that affects the cost of homes and interest rate on new homes.	Problems to figure interest rate.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
The annual interest rate may have a definite bearing on the cost of a home. Materials and methods of construction may influence the form and cost of housing.	Discuss varying amounts of interest paid on loans for periods of 20 and 30 years. Books 5, 19 Interview bankers, real estate agents, savings and loan company representatives to determine basic requirements for obtaining long term loan for buying a home. Make a study of the costs of various home building materials and methods of building. Books 8, 17, 19, 5	Figure interest rate paid on loans for 20 and for 30 years. Groups report on types of loans and basic requirements for obtaining loans. Committees--report, identify and describe restrictions. Read advertisements, make a list of prices for materials. Compare. Decide on best buys for building. Written test.
Appliances in addition to the basic items may be for convenience or for pleasure. The purchase of appliances needs to be weighed against their cost.	Students list appliances they would like to have in terms of priority. Inventory appliances in your home. Discuss appliance needs, amount to pay and product ratings. Periodical 1 Make a study comparing the convenience and cost of certain appliances.	Review lists. Make comparable chart of all lists combined. Review advertisements. Make booklet of price and ratings to go along with priority lists.
A person needs to determine the specific functions of the appliance before purchase in order to be certain that it will meet requirements.	Discuss appliance requirements: size, installation, power, space. Bulletin 22	For your needs--which is more important, the convenience or the cost? Justify your decision.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
The function and the need of appliances purchased can go hand in hand.	Representative from gas and electric companies give aspects of power of appliances.	Write reasons for choosing gas or electricity for power.
Maintenance of appliances may increase the value of them.	Extension or home service representative demonstrate use and care of various small and large appliances in the department. Periodical 6	
When the consumer understands the information given on warranties and guarantees, he becomes more aware of the protections and worth afforded to him.	Discuss the hidden costs in an appliance. Compare warranties and guarantees for information given. Bulletin 32, Book 13 Have appliance dealer explain warranties and guarantees on certain appliances. Relate own experiences. Dealer discusses with students what consumer responsibilities are in relation to warranties and guarantees.	Identify and describe the hidden costs.
Specific coverages are needed for complete protection of appliances.	Collect and discuss warranties guarantees, seals, labels and tags from appliances and household equipment. Periodical 1, Bulletins 32, 39, Transparency 1	Separate warranties, guarantees, seals-- for good and bad, complete or incomplete and information or lack of information.
Changes in society and in individual and family life cycles influence the demands made upon the quality and quantity of furnishings needed.	Invite industrial arts teacher to talk about designs, styles and construction. Bulletin 5 Questions, buzz session about his talk. List the furniture found in most homes. Divide list into needs and wants. Compare lists--Decide if they are correct.	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
	Invite an interior decorator to show how furniture can reflect personal tastes, can conform to space requirements and to the type of home.	Set up overall plan for buying furniture.

MAJOR CONCEPTS TO BE EMPHASIZED:

Intelligent management of resources
Buying, using and evaluating
Food
Clothing
Housing, appliances and furnishings
Transportation

BEHAVIORAL OBJECTIVES:

Examine the total dollar cost of goods and services before investing in transportation.

Consider the total cost of transportation.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
The decision to purchase a new or used car depends upon an individual's economic resources, personal likes and dislikes, desire to acquire status in the community and other factors peculiar to each buyer.	Discuss opportunities for renting a car, rates. Compare cost of owning a car vs. cost of other transportation. Bulletin 39 Book 19 Obtain information regarding advantages and disadvantages of new and used cars as guides for buying. Use these guides and shop for one car. Report results. Bulletin 22 Collect magazine advertisements dealing with new and used cars. Obtain copies of manufacturer's literature from new car dealers.	 Rate car advertisements. Compare information given by various manufacturers.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
	Interview a dealer who handles two types of automobiles and discuss matter from his point of view. Compare the two types of cars and decide which is best for your needs. Justify your results. Ask adults who have two types of cars for their reactions to them. Bulletin 30, 22	Review reactions. Observe students' reactions.
One reason people buy cars is to satisfy needs and wants.	Discuss the necessity of an automobile for young marrieds. Identify and describe necessity for an automobile.	
	Discuss factors that influence young people's desire to own a car. Establish reasons for decision. List ways family is dependent on car for transportation. Decide if reasons are valid or not.	
	Determine cost of other transportation if one does not own a car. Compare cost of owning a car against other transportation. Book 19 Bulletin 39	Case study on problem situation. Decide on type of transportation. Justify decision.
The cost of financing, maintaining, and operating a car has a definite relationship to the total cost of the automobile.	Determine cost of other transportation if one does not own a car. Compare cost of owning a car against other transportation. Book 19 Bulletin 39	
	Compute the average cost of driving an automobile for one day. Consider differences of compact cars, 6 cylinders, and V 8 engines. Invite car dealers to discuss management of automobile dollar.	Figure various problems of mileage and gasoline and wear on car.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Maintenance of an automobile may be costly after purchasing if proper care is not heeded. The buyer should carefully read a warranty and be certain he understands exactly what it contains.	Buzz session. List highlights. Bulletin 22 Check with lending sources in the community to determine interest rate for used car loans. Check with dealers on service charges of automobiles. Compare cost to service rendered. Obtain copies of new and used car warranties from car dealers. Compare, which are better? Prepare a brief resume of Louisiana law pertaining to warranties. Analyze this to see what protection we have. Periodical 4, Books 5, 19 Students relate experiences which they or their parents may have had with dealer's or manufacturer's warranties.	Problems--Figure interest rate for car loans.
Warranties and guarantees need to be specific in their protection of the buyer.	Review warranties made by various car manufacturers. Compare warranties on foreign cars with those on American cars. Periodicals 1, 4, Books 5, 19 Make a chart or bulletin board on warranty protection, Foreign cars vs. American.	Compare the protection given by each manufacturer. Compare protection.
Purchasing a car is not determined by price alone.	Discuss the need to consider overall value as well as price. Identify and describe overall values. Estimate cost of traveling 50 miles (round trip) to have a car serviced by a dealer located out of town. Compare costs of service in and out of town.	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Comparative shopping can materially reduce the cost of acquiring a car.	Students develop case study describing family, type of car to buy, based on criteria set up in class. Justify kind of purchase. Check newspapers and make a comparable chart of prices quoted for the same make, year and model of car. Students consult with parents and friends to get information about car prices, names of reliable dealers, etc.	Analyze studies. A similar device could be developed to evaluate. <u>or</u> Students give a true life-like situation in which they decide where to shop for the car and what person makes decisions. Class participation in newspaper findings of charts made. Comparison chart.
Automobile costs may be minimized through good maintenance practices, good driving practices and comparative shopping.	Develop a list of various types of costs that are incurred in operating a car. Classify as to fixed and variable costs. Book 19, Bulletins 32,39 Prepare schedules showing: a. operating costs b. cash outlay based on variations in the operating costs. Bulletin 32 Obtain rates for drivers and registration licenses with drivers education course and without. Discuss: How much this rate has increased in ten years. Students write short reports on assigned topics. Prepare a bulletin board illustrating ways of controlling maintenance costs of a car.	Analyze to see the cost. Use criteria developed by class members. Compare schedule to chart made earlier to costs of other transportation. Carefully read and study reports. Evaluate Bulletin Board.

MAJOR CONCEPTS TO BE EMPHASIZED:

Intelligent management of resources

Providing security, protection and recreation for family members

BEHAVIORAL OBJECTIVES:

Recognize the importance of total dollar cost of security, protection and recreation.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Insurance is used for security by most people.	Obtain material from newspaper and magazine advertisements about insurance.	Summarize significant points from film.
Life insurance helps protect the family of an insured person in case of death or disability.	Examine yellow pages of telephone book to find number and types of insurance firms listed.	
	Interview family and friends to find out how many types of insurance they have. Bulletin 18	
An insurance contract remains in force, with guaranteed rights, as long as premiums are paid, provided there are no material misrepresentations made when the policy was taken out.	Show film "Life Insurance--What It Means and How It Works." Film 2	Compare coverages of various policies
	Insurance salesman discuss importance of life insurance.	
	Discuss how life insurance and endowments provide security. Books 5, 19, 10	
	Obtain sample policies to review coverage provided.	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedure
Various insurance policies are made for different types of people.	Identify and describe coverage. Prepare bulletin board of insurance terms to remember. Bulletin 18 Read application for life insurance. Discuss importance of giving accurate information. Review the different types of insurance: life, automobile, home, property, health, income and accident. Identify and describe coverage of each type of policy.	Give case study to students to determine type and cost of insurance they can afford.
It is desirable to review periodically an insurance program and make changes necessary to meet current needs. Various types of health and accident insurance can be purchased.	Determine how much a given family can spend for insurance. Bulletin 18 Consult hospital administrator to discuss increase in hospital costs in ten years. Make a chart with information. Bulletin 5 Compare costs in chart of ten years change in insurance. Investigate various types of health and accident insurance.	
Family's requirements and wants help determine insurance policy needed for them. Planning the use of one's leisure time can add to one's satisfaction of living.	Discuss medicare and medicaid in relation to hospital and personal insurance. Books 19, 5, Bulletins 39, 5 Each student record his leisure time for one week. Prepare a chart with different kinds of activities. Indicate approximate length of each activity. Bulletin 31	Written test. Students look at the whole chart to estimate who used leisure time best and cost.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Worthwhile leisure time activities may expand personality and help develop cultural interests, creative talents and social friendships.	Report on outstanding leisure time activity. State time, location, activity, cost and why day will never be forgotten.	Rate each activity as to the pleasure derived: A. high B. medium C. low Read, analyze reports.
	Discuss importance of planning leisure time. Books 5, 19, 11, 15 Investigate vacation plans for: cost length accommodations places to go.	Identify and describe why it is important for anyone to plan leisure time.

MAJOR CONCEPTS TO BE EMPHASIZED:

Legal aspects affecting the family

BEHAVIORAL OBJECTIVES:

Knowledge of the legal aspects affecting the family.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Every business transaction involves a contract governed by law to protect consumers and retailers.	Discuss the making of contracts and the nature of a contract. Books 5, 19 Panel to discuss the features of contracts.	
Many ideas and terms constitute a legal contract.	Assign reading on contracts. Book 19, p. 358. List terms used in contracts. Books 5, 19	Test on terms.
Any contract needs to be understood before it is signed.	Develop a skit in which someone was deprived of his rights because he did not know them and someone who knew his legal rights and received rights.	Buzz session. Analyze each skit. Summarize.
A knowledge of consumer rights and responsibilities is important in understanding contracts.	Divide class into groups. Each group work on a project: a. essential elements of valid contracts b. essential elements of valid offer c. three ways to terminate a valid offer d. essential elements of an acceptance e. three types of contracts that must be in writing before legally binding.	Report to class on project. Have authentic sources for information.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Legal advice is often needed in some cases before signing contracts. Familiarity with the content of a contract and the reputation of the person or company involved can aid one in deciding whether to sign a contract. There are many different contracts that are binding: insurance bankruptcy marriage wills divorce mortgages death There are agencies in the community which can advise one concerning contracts.	Books 5, 19, 16 Discuss after reading: a. negotiable instruments b. endorsements Have an attorney talk about the legal aspects involved in contracts. Discuss reasons for laws governing contracts. Bulletin 13 Divide class into seven groups. Each group investigate one type of contract. Draw for topics. Bulletins 13, 10; Books 5, 19, 16 Guest speaker from the Better Business Bureau or the Legal Aid Society to speak on protective services for the consumer.	Test on contracts--negotiable instruments. Describe aid to consumers given by lawyers. Identify and describe laws. Present report to class. What is involved in each contract?

MAJOR CONCEPTS TO BE EMPHASIZED:

Taxation

BEHAVIORAL OBJECTIVES:

Gain some comprehension of the tax program, its purposes, and how it affects family finances.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
The pooling of resources, both voluntary and involuntary, can make it possible for individuals and families to pay for massive benefits that are designated to make living more enjoyable. Taxes may cause great concern to the consumer who generally complains about the great burden placed on him by local, state, and federal governmental taxing bodies	Make a list of ways we share our financial resources with others. Classify according to voluntary and compulsory categories. Prepare a bulletin board which shows the different ways people share through Federal Tax programs. Buzz groups--Consider in addition to tax levies, what are other ways that Americans share their resources? Collect cartoons about taxes and other forms of sharing. Use as thoughtstimulator for discussion. Develop a brief history of social and economic conditions in USA that preceded the levying of Federal Income Taxes.	List ways of sharing financial resources with others.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
A lack of understanding of the tax structure and the benefits derived from federal programs may contribute to the unwillingness of citizens to pay taxes. To spread the burden of taxes among as many people as possible the three levels of government in the United States use a number of different kinds of taxes. Together these different taxes make up what is called our tax system. Some of these taxes have been in existence for a long time; some are fairly recent.	Legislator, social studies teacher, or other resource person explain to the class the uses made of income taxes collected. Study free sets of materials on understanding taxes. Bulletin 38 Prepare a bulletin board display with the heading: "Why Federal Taxes Have Increased" Books 7,10,19 Use the World Almanac and the Book of Facts to obtain current information about excise taxes, customs duties, the federal gift tax and local taxes. Extract data and make illustrations. Bulletin 39 Follow the outline below in gaining information and investigating the various types of taxes. Outline may also be used to write resource paper on each major topic, or guest speaker could be invited to clarify understandings. Outline of Content for Understanding Types of Taxes: - Local Taxes - Real Property - Personal Property - Utility Tax - Retail Sales Tax - Excise Tax - Parish Taxes State Taxes (Louisiana) - Retailers Occupational Tax - Motor Fuel Tax - Motor Vehicle License - Public Utility Revenue Tax	Write a paper on why federal taxes have increased in recent years.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
	Insurance Fees and Taxes Cigarette Tax Withholding Tax Louisiana Racing Board Game and Fish Licenses Liquor Licenses Federal Taxes Individual Income Tax Corporational Income Tax Excise Taxes Alcohol, tobacco, stamp, manufacturer's, excise, retailer's excise.	
The fact that taxes are necessary does not mean that every tax is a good one. A good tax has three characteristics--it is fair; it is easy to collect; it is direct; and it does not have harmful economic effects. In a democracy one of the most difficult decisions governments have to make is what kinds of tax to levy.	Analyze various taxes by "Tools of Analysis" Chart: Book 19A	Answer the following hypothetical questions, "If you could provide leadership for revision of the federal income tax laws, what changes would you suggest?" Why?" Write a paper on an assigned topic such as: "Louisiana Needs an Income Tax."
Because the government needs to raise enough money to cover foreseen expenses, a plan needs to be formulated.	Discuss the following in relation to the tax program: Ability to pay Benefit Progressive Proportional Regressive Yield Stability Convenience in collection Incentive effect Debate whether or not taxing according to ability to pay is unfair to many citizens.	Test over understanding terms and concepts. Bulletin 39, pp 113-114

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Much study has been given to analyzing how taxation affects the individual. From these studies has come the development of certain principles with which every citizen needs to be familiar if he is to vote intelligently.	Review famous quotes about paying taxes. Examine the most recent national budget submitted by the President of the United States: What does it reflect about the amount of money collected through taxes? Bulletin 34	Briefly describe the purpose of state and national program. Oral true and false test on sharing through state and national programs.
Because of the complexity of tax laws some individuals pay more taxes than they are legally required to pay because they do not use all the allowed deductions. An individual may avoid overpayment of taxes by employing a tax expert or by studying the tax forms. Responsibility for providing that tax information is accurately and completely reported rests with the person filing the return and paying the tax.	Prepare a glossary of tax terms. Books 1, 2 Collect information and articles on the taxes and use for class discussion and problem solving. Examine income tax return forms. Invite a tax consultant who will guide the class in completing the forms (use hypothetical income and deductions). Invite the school personnel clerk to visit the class and explain how tables are used to compute withholding for federal income and state income taxes.	Consider and comment on the following statement: "Taxes are what we pay for a civilized society." (Justice Oliver Wendell Holmes, Jr.) Test on American system of taxes. Book 19A Pages 115-120
The payment of sales and excise taxes afford a contribution to the support of government programs which serve individuals and families.	Make a list of some government services. Check those that are of benefit to you directly or indirectly.	Write a paper on "Benefits I Receive from Government Services."

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Each consumer cannot be his own policeman, builder of schools and highways, and space-man, and at the same time carry out his vocational goals. Indirect taxes give rise to the mistaken belief that government services are free.	List the services that government offers to consumers. Indicate local government, state, and federal showing which kind of government the service applies. Discuss the free schools, free highways, and free parks.	Write an essay on "Sharing Our Resources for a Better America."
Public facilities are made possible and maintained through expenditures of money received as taxes.	Discuss "Do Our Schools Benefit from Federal Tax Dollars?" "How Is Our School Financed?"	
Taxes can be reduced by citizens when they avoid the scattering of litter, misuse of public property, and reduce misbehavior.	Look at graph in Book 10, p. 427. Initiate a discussion of government purchases. Give reasons as to why government purchases have increased at a faster rate than private purchases. Write a paper on "How Can We Reduce Taxes By Caring For Public Property?"	Read the following article: <u>Highway Litterbugs Are Just Robbing Themselves</u>. Answer the questions following it. Book 10, p. 404

MAJOR CONCEPTS TO BE EMPHASIZED:

Savings, investments, and retirement programs

BEHAVIORAL OBJECTIVES:

Evaluate the part that savings, investments, and retirement programs play in family security.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Saving is a technique of using financial resources carefully and only for the needs substantiated in the family value system; it involves the conserving of resources by avoiding waste; and it can be accomplished by most families without regard to the amount of income.	Buzz Groups: List as many ways as possible to save. Discuss: Why do families save? Why are some families able to save while others are not? Buzz Groups: Upon what personal characteristics do habits of saving depend? Reading Assignment: The value of regular saving in family financial management. Books 10, 19 Invite a banker to discuss the value of setting aside or saving a given amount of money for each income interval. What are the advantages of this practice for young couples if established early in their married life?	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
One of the guidelines for successful saving is to save with a goal in mind. Saving can be fun if one looks forward to using the money in the future for some purpose. The quest for security involves many aspects and one of the most important is man's desire for a feeling of financial security. The wise person may partially satisfy his desire for financial security by saving for two goals: Emergencies and the big chance. Everyone faces the unexpected, therefore, one should prepare for it. A family's values and goals can influence their selection of a savings plan and their enthusiasm with which it is implemented. A human characteristic such as self-discipline may be more important to the success of a savings plan than	Interview people of different socio-economic levels to see how their goals have influenced their saving. How many included long-range goals? List as many reasons as you can think of as to why a young person might want to save. Plan and present a skit showing a family situation in which there is fun in planning. Contrast this with a situation in which planning is not considered fun. Collect magazine articles which reveal how regular savings have contributed to family economic security. Discuss: Can and/or should every family save a portion of its income? Is it reasonable to expect a very low income family to save? Dramatize a husband and wife situation as they consider initiating a family savings plan. What factors complicate the planning of the savings project? Interview homemakers to obtain their ideas about the value of savings, techniques for managing savings, etc. Report findings to class.	Analyze the meaning of fun in family planning. Summarize findings of each article. Answer questions on financial planning. Book 19A, pp. 21-22.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
the amount of income. People who usually lack financial reserves take the first choice that comes along, therefore, they frequently make a poor choice. The urge to save money is still present in the majority of Americans. The habit of saving a portion of the family income can help to prevent the development of economic crises within the family. Persons who are successful savers usually follow such rules as: deciding how much to save, saving regularly, saving for something, putting savings to work and starting to	Discuss the factors which may be expected to have the most influence on saving. Examples: Personal characteristics, or the amount of income. Invite an economics teacher or other qualified individual to discuss some of the influences from the larger economy which may have an effect on an individual or a family's attitude toward saving. Examine a statement Shakespeare said long ago and discuss the meaning in relation to saving - "There is a tide in the affairs of men, Which, taken at the flood leads on to fortune; Omitted, all the voyage of their life Is bound in shallows and in miseries."¹ Contact at least five families to find out if they save money regularly and if so, how they do it. Divide the class into small groups to examine hypothetical monthly records of family expenditures. Consider the following questions: Where could some expenses be reduced by, (a) improvising, (b) sacrificing, (c) performing service for oneself, (d) using goods more resourcefully, etc. Give examples of successful citizens in the community who have been aided in their success by learning to save.	Evaluate findings from these families as well as student participation in the assignment.

¹ Julius Caesar, Act IV, Scene 3, Line 217.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
save as early in life as possible. Savings kept in a box under the bed or in a jar on the shelf are idle and are liable to be stolen. Production of goods in the economy decreases when savings are stored away and are not placed in circulation in the economy. The family's behavior in relation to savings may be influenced by the behavior of the large economy, including government saving and spending. If savings are placed in an institution, the money can produce financial returns for the saver and economic growth for society.	Interview families who have been successful in their endeavor to save. Evaluate the savings plan based on rules discussed previously for saving successfully. Books 10, 19 Discuss: "What is meant by the concept 'Cookie Jar Saving?'" Compare Cookie Jar Savings and Christmas Clubs. Cite articles from newspapers that tell about incidents where families have lost large sums of money and other valuables kept in the house. Resource: Newspapers. Discuss the practice of "pigeon dropping." Invite a businessman to discuss with the class the probable result of each family keeping its savings in a cookie jar. Play the <u>Consumer Game</u>. Teaching Aid 4 Discuss: What events in history have caused some people to believe that it is dangerous to place one's savings in the care of a bank or savings institution? Ask a guest speaker to discuss the importance of accumulated family savings in the overall health of the economy.	Prepare a list of factors that: (a) encourage family savings and (b) discourage family saving. List disadvantages of "Cookie Jar Savings." List past events that have caused people to believe that it is dangerous to place savings in a savings institution.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
In an economy where wise use is made of the accumulated savings of individuals and families, a higher standard of living is possible. There are a variety of safe, convenient savings institutions where investments can be made.	Visit a bank savings department or a loan association and/or credit union to find out services offered to customers. Have an economics expert talk to the class concerning savings in relation to economic growth. Discuss: What are some of the reasons why individuals keep money at home rather than in some interest earning situation? Invite a psychologist to discuss some of the attitudes and beliefs people have about saving money.	Write a paper: "The Effect of Savings on the Economy." State an opinion about "Cookie Jar" savings and support the opinion with economic facts and principles. List reasons why some individuals keep their money at home rather than in a bank.
The safest investment is the one in which there appears to be no possible chance of loss of the original investment. The purpose for which a person is saving money may affect his choice of a savings institution. One of the major reasons for investing money is to earn interest.	Conduct a survey of various financial institutions in the community where savings are handled. Find out how much interest each one pays, and how the interest is figured, annually, semi-annually, or quarterly. Use overhead transparency to show the methods for computing interest rates annually, semi-annually, and quarterly.	Test on a savings program applying knowledge gained. Book 19A, pp. 25-26

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
There are many customer services provided by banks.	Divide class into family groups to solve the hypothetical problem of a young couple planning to deposit \$300 into their first savings account. What measures will the couple have to take in order to be sure of obtaining the best rate of interest for their savings? Reading Assignment: The economic function of individual and family savings. Books 10, 19 Study and compare the services offered by banks. Books 10, 19 Banker speak to the class concerning the services offered by banks. Compare the services offered by a commercial bank and a savings bank. Discuss: Why some banks allow a higher interest than others. Why do banks have various types of savings plans which offer different amounts of interest? Average the earnings of four young married couples in the community. Determine a realistic amount of money they could save each month and compute the amount of savings they would have in ten years, figuring a given amount of interest per year. Figure the interest annually, semi-annually, and quarterly. Book 19	
Each savings institution has definite advantages and disadvantages.	Compile a list of different savings institutions. Divide the class into buzz groups, and list the advantages and disadvantages of each institution listed.	Objective test on banking services. Book 10

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
There are advantages and disadvantages of different savings institutions. The purpose for which a person is saving money can affect his choice of a savings institution. Savings accounts are easy to open and can grow quickly when there is an organized plan.	Divide the class into work groups. Select a specific savings institution and make a research study on the disadvantages and advantages and report this to the class. Discussion should be about 10 minutes. Books 10, 19 Plan a field trip to a bank and watch a bank teller demonstrate the proper procedure for opening a savings account.	Select one of the following problems. Support your answers. What kind of savings plan would you select if you were planning to open a savings account with \$500? This is an account that you expect to grow with interest, and you are reasonably certain that you would not have to resort to withdrawing the money on short notice. Show the relationship between the amount of savings and the interest that can be offered.
People who have money over and above the amounts required for their immediate consumer spending can increase their well-being by investing it in institutions which produce income, grow in overall value and provide other social	Contrast the words <u>Savings</u> and <u>Investment</u>.	Examine case studies of three different young families and determine the most appropriate place to put the amount of savings which they have saved. Give reasons to support decisions.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
benefits. When cash reserves accumulate, families often invest such reserves in an investment program. All investing assumes some risk, but the degree of risk may be controlled through a careful and thorough study of the potential investment. When sizeable amounts of money are involved, the investor will want to consider putting his savings in different places and in different forms.	Buzz Groups: Describe the purposes and the advantages and disadvantages of investing. Make a list of various types of investment opportunities in the community and outside of the community. Invite an individual in the community to discuss different types of investment opportunities. Panel composed of business education students discuss how to read and interpret the quotations of price listed by the New York Stock Exchange. These quotations appear in the daily newspaper. Inquire about the trends in the community about land and property values, apartment development, etc. Invite an experienced farmer to discuss farming and/or farm ownership as an investment. Arrange field trips to investment firms, real estate firms, art shows, museums, etc. to observe some of the objects and operations involved in investing. Collect and discuss human interest stories that tell about how individuals have turned a hobby into an investment venture. Examples: art collection, coin collection, collection of precious metals, antique collection, horse racing, etc.	Analyze selected case studies for wise investments. Book 19 A, pp. 29-30
Land can be a sound investment.	Interview a family that made an investment in land over 10 to 15 years ago. Compare price paid then and value now.	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Some principles an investor needs to follow to maintain maximum safety or reduce risk for his investments are: 1. A primary concern is the preservation or safety of the original investment (principal). 2. Quality securities purchased at a reasonable price may provide safety of principal as well as a hedge against inflation. 3. A thorough study of the potential investment is advisable before transacting a deal. 4. All investments include some element of risk. 5. Investments can be evaluated periodically to see if significant changes have taken place that would affect holding or liquidating the investment. 6. The inexperienced investor needs to obtain the services of a reputable stockbroker. 7. The investor who stays informed on happenings in the business and financial world is usually successful. 8. Diversification is a hedge against across-the-board losses. (Don't put all your eggs in one basket.) 9. Speculative securities are primarily for persons who can easily afford to take a chance.	Develop a list of principles the investor can follow to maintain maximum safety and/or reduce risk for his investments. Invite investment broker to review these principles. What other "tried and true" ideas can be added?	Present a hypothetical financial picture of a couple, married approximately 10 years, with two school-age children. Show their earnings and develop a budget for their expenses including an amount for investments which might be considered by the family as a source for their investment fund. Prepare a brief description of the possible investment including its plusses and minuses. Keep in mind the values of this family.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures								
10. "Hot tips" should be ignored in favor of consultation with reliable investment personnel.	Use the following table to compare the relative merits of several types of investments.									
American investors lose millions of dollars every year purchasing worthless securities on tips or hunches or by yielding to the sales pressure of fraudulent operators.	<table><tr><th>Security</th><th>Growth</th></tr><tr><td>1. Preferred Stock 2. Common Stock Bonds</td><td></td></tr></table>	Security	Growth	1. Preferred Stock 2. Common Stock Bonds		<table><tr><th>Income</th><th>Safety</th></tr><tr><td></td><td></td></tr></table>	Income	Safety		
Security	Growth									
1. Preferred Stock 2. Common Stock Bonds										
Income	Safety									
Two important facts to remember before investing in any form of investment program are: Get the facts, and Know the risk.	Discuss: What are some sources of professional help for inexperienced investors?	Give the pros and cons of the common adage, "Don't put all your eggs in one basket." Examine the following statement: "One of the most successful financiers of our century, Bernard Baruch, once gave the following advice: 'If you are ready to give up everything else-- to study the whole history and background of the market and all the principal companies on the board as carefully as a medical student studies anatomy-- if you can do all that, and in addition, you have the cool nerves of a great gambler, the sixth sense of a clairvoyant, the courage of a lion,								

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Money spent on education is an investment in future earning and satisfactions.	Listen to a guest speaker or investment broker describe the procedure that a beginner in the investment business might rely on when getting started. Have a young (teenager) investor discuss his experiences with his investments, especially how he got started and some of the decisions he had to make in the management of his investment. Interview people with differing amounts of education. Summarize as to investments and satisfactions. List advantages of investing in education.	you have a ghost of a chance in Wall Street.' " 1. List two important factors emphasized in the statement. 2. What benefit will this be to investors? Answer the following questions: "Assuming that you had a definite income that you wanted to invest with maximum safety, what would you select? Why?" Write a paper on "Investments important at the present." Consider and comment on the following: Assuming that you were the husband or wife of a young family that inherited \$300,000 from the settlement of an estate, what type of investment would you recommend for the money? If your husband or wife disagreed, how would you try to change his/her mind?

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Apparently a great deal of ignorance about the Federal Government's social insurance program exists among the American people. Lack of knowledge about social security could prevent people, especially young married people, from planning intelligently.	Brainstorm the following statements: 365,000 persons who are eligible for old-age benefits do not collect them. Bulletin 33 Compile a list of reasons why the above statement is true. Some of the reasons are: a. Lack of understanding of the Federal Government social insurance program. b. Lack of knowledge of social security benefits. c. Lack of planning in early married life for later security. Examine the Social Security Program by having a Social Security representative talk to the group. Study the Social Security Act. Books 10, 19 Collect pamphlets and newspaper articles concerning Social Security. Bulletin 39	
The conditions of modern life have increased our dependence on a money income. Passage of the Social Security Amendments of 1965 has generated much thoughtful examination of the Federal Government in the area of medical insurance.	Study and draw conclusions as to the need for government protection today as compared to an earlier day. Compare: The United States Social Security Program to Great Britain's "Cradle to Grave" Program. List major differences in plans. Prepare a debate on: Resolved, that social insurance programs are detrimental to our economy. Read current materials which present both favorable and unfavorable views of government health insurance plans. Debate the pros and cons of the program.	Summarize the outcome of the debate.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Four reasons America adopted social insurance laws are: 1. Conditions of modern life have increased our dependence on a money income. 2. In an earlier day the family was an independent unit that took care of old people as well as young people. 3. More people live to advanced ages; many are forced to retire at 65. 4. Wealth of the United States is enough not to let people suffer.	Study reasons for adoption of the social insurance laws. Discuss and summarize reasons for adoption of the Social Security laws. Book 19	Write a paper as to your opinion of the Social Security Laws as adopted.
Three broad divisions of the Social Security Act are the unemployment insurance program, the old age, survivors, and disability insurance program and medicare program.	Examine each of the divisions of the Social Security Act. What are the advantages of the program? What are the disadvantages?	Write a summary of the divisions of Social Security Act.
Three specific aims of the unemployment insurance program: 1. to provide some income for involuntary unemployed workers and their families. 2. to help businessmen by maintaining purchasing power for the working population. 3. to protect the American way of life by seeing that Americans have a partial guarantee against loss of income.	Assign study projects related to the Social Security program. Examples: 1. the meaning of the divisions. 2. aims of the unemployment program. 3. eligibility for unemployment compensation; 4. eligibility for Security benefits; 5. disability insurance payments; 6. Medicare. Develop charts or diagrams on above topics.	List the aims of unemployment program. What is your opinion of these aims?

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
To be eligible for unemployment compensation, an unemployed person must: 1. have been engaged in an occupation covered by the law for a certain length of time prior to his unemployment; 2. be unemployed for a specific period of time; 3. be unemployed through no fault of his own; 4. register an employment application at a public employment office; and 5. be able to work and be available to work.		In Book 19, use the chart on page 297 to answer parts a,b,c of question 1 on page 303.
In order to be eligible for social security benefits, a person must work for at least a certain minimum period of time in an occupation covered by Social Security.	Check with students to discover those with Social Security numbers and help those who do not to obtain application forms. Invite a payroll clerk of any company to explain the procedure for figuring payroll deductions, including Social Security.	List reasons why each person needs a Social Security number.
Three rules for keeping Social Security records: 1. Take care of your Social Security card. 2. Check the official Social Security earnings credited to you. 3. Keep documents that can be used to prove marriages and the date of birth of the members of your family.	Demonstration: Teacher or pupil may demonstrate the rules and techniques for keeping Social Security records. Books 39, 10 Prepare a bulletin board <u>Follow These Rules</u>. Use the three rules for keeping Social Security records that are available. Book 19, pp. 300-301	Understanding of terms and concepts of social insurance. Book 19 A, pp. 73-76 Write a summary on the topic: What are some of the social and economic changes of the last century that led to the development of social security programs?

MAJOR CONCEPTS TO BE EMPHASIZED:

Consumer credit and laws

BEHAVIORAL OBJECTIVES:

Recognize the value of maintaining a good credit rating.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
A good credit rating is a valuable asset for the consumer. In qualifying for credit the "Three C's of Credit" are: Character Capacity Capital	Discuss the characteristics that borrowers must have before they are considered good credit risks by credit agencies. Interview consumer finance loan officers or bank loan officers to find out the ease or difficulty of obtaining a loan (as newlyweds). Invite a loan officer to the class to participate in a simulated situation involving a young married couple as they apply for a loan. Examine loan application blanks used by several banks and consumer finance businesses in the community. Book 19 Prepare a bulletin board on the "Three C's of Credit." Go on a guided tour of the credit department of a department store.	Written test on characteristics of a person who is a good credit risk. Written test on some questions often asked on loan applications. Give a profile of an individual to students and ask them to evaluate individual in terms of of a credit risk. Complete the following statement: Credit

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Consumer credit has not always been as popular as it is today. One can establish his credit by using it well.	Discuss the advantages of a good credit rating. Invite a member of the Credit Bureau to discuss ways credit records are kept and checked. Research history and popularity of consumer credit and report findings to class. Book 19 Discuss the advantages of using credit wisely.	may easily be obtained by those who _____. List advantages of wise use of credit.

MAJOR CONCEPTS TO BE EMPHASIZED:

Cost of credit plans

Credit commitments

BEHAVIORAL OBJECTIVES:

Evaluate the dollar cost of various credit plans before making credit commitments.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Using credit costs the consumer money. The more extensively we use credit, the less money we have for other things. Knowledge of how to compute interest rates can save money. All-purpose credit cards are no more expensive than other forms of credit if one pays when due to avoid the interest.	Check advertisements in newspapers for interest rates on loans. Collect advertisements for facts and key words and phrases which indicate propaganda. Construct an ad which would benefit the consumer. Financial expert explain the difference in saving, commercial and savings and loan banks. Each student select items and "shop" for credit. Students compute interest rate on chalkboard or on a test. Pamphlet 8	Each student clip advertisements and bring to class. Assign students to watch TV advertisements and evaluate.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
The cost of credit varies with the lending agency and the borrower's ability to pay. Shopping for credit should be done intelligently. To use credit wisely, it is important to understand the many different kinds of lending agencies. Credit costs differ with different loans. Some factors which cause these cost differences are: Size of loan Frequency and number of payments Reason for loan Security or collateral required Additional charges Consumer's credit rating. There are other costs to credit other than interest.	Have a representative of a large credit company explain their program. Discuss the reasons why certain loan companies charge more for loans than banks and credit unions. Discuss the reasons why persons who have collateral can often get money at a lower rate of interest. Buzz session on importance of shopping for credit. Summarize the value of shopping for credit as one would shop for goods. Examine city directories, telephone books and newspapers to determine types and number of lending agencies. List and discuss kinds and types of lending agencies. Book 19 List factors which cause interest rates to vary with different people at various times. Pamphlets 35, 12 Students list other costs such as: Credit life insurance Service charges (processing, investigating, handling, late charges) Pamphlet 6	Students list reasons why several types of lending agencies are needed in the community. Students make up a chart to use when shopping for credit. Prepare a bulletin board on "Shopping for Credit" Evaluate. Write a paper on topic: "Why Low Income Families are Sometimes Forced to Obtain Credit from Illegal Lenders or Loan Sharks." Write a one-page essay on one of these topics: "My Engagement Ring Will be Purchased on Time"

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Credit is readily available to most persons. It is so easy that families sometimes buy more than they can pay for.	Representative of the credit department of a large department store explain service charges. Invite a speaker to discuss the "Consumer Credit Code." Pamphlet 19 Discuss: "The factors that are important when shopping for credit." Book 16 Role play an individual shopping for credit. Study case histories of persons who are applying for loans. Assume the role of the lender and make decisions regarding approval or disapproval.	"Weddings and Installment Credit" "Credit Cards and Cares" List reasons why approval or disapproval might be given.
The amount of credit which a person can use safely depends on current income, future expected income, size of family, family cycle and thrift habits. There are many types of and sources of credit in today's society. Each type has its advantages and disadvantages. Service - Utility companies - Doctors - Dentists Sales credit - Charge accounts (30 or 90 days) - Revolving accounts - All-purpose credit cards - Installment sales accounts	List and discuss reasons why some retail stores do not extend credit to consumers. Pamphlet 15 Students take a written (anonymous) poll of the types of credit used by class members and their families. List and discuss the types of credit available to consumers. Organize the type of credit in the form of a chart and list under each the services that are usually obtained from each form. (Examples: automobile on installment credit) Discuss the meaning of short term credit, intermediate term credit and long term credit. Make a list of factors which contribute to the cost of credit. Examples: 1. Losses due to bad debts. 2. Returned goods.	React to the statements "Credit Cards" "Cost of Credit vs. Cost of Goods."

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
3. Evaluate each use of credit to make certain that the extra cost is offset by the advantages in that specific situation. 4. Do report at once to your source of credit if you find yourself unable to make a payment. 5. Do use credit only as a pre-planned part of total money management. 6. Do protect your credit rating by keeping your promise to pay promptly. 7. Check and understand the contract for amount, date and terms before you buy. 8. Make as large a down payment as possible. 9. Believe only what is written, not what is said verbally. 10. Read and have all blanks of contract filled in before signing. Keep a copy of all contracts. 11. Be aware of penalties if one is unable to make a payment. 12. Be aware of restricting of moving goods bought on credit. <u>Don't:</u> 1. Use credit to buy things you do not really need. 2. Let the availability of credit lead you into habits of extravagance.		

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
3. Take on commitments for monthly payments which exceed the money you are sure you will have available to make those payments. 4. Fail to make payments promptly and regularly. Don't let your account become delinquent. 5. Use credit unless you feel that immediate possession of what you acquire through its use is worth the additional cost. 6. Enter into a credit transaction with any business or financial organization unless you know that it is reliable. 7. Be afraid to borrow if the benefits of buying now are worth the cost. 8. Be afraid to ask questions. Remember you are the buyer of credit. 9. Be a soft touch for a smooth salesman who uses an emotional approach or pressures you into a final sales on credit to take advantage of a "special bargain." 10. Count on the wife's salary in any long-range credit plans. 11. Sign a contract which a salesman offers to "hold" until you make up your mind.	Students formulate and discuss list of "Do's and Don'ts" of credit. Book 19, Pamphlet 27 Prepare bulletin board and posters on "Do's and Don'ts" of Credit.	List Do's and Don'ts of Credit on a written test.
Most dealers are reputable, however all	Committees investigate these terms and report findings to class.	Evaluate reports given in class.

Subject Matter Content Generalizations	Learning Opportunitites and Resources	Evaluation Procedures
are not. Some gimmicks to watch out for are: Acceleration or bal- loon clause Assigning Wages Clause The Add-On Clause	298	

MAJOR CONCEPTS TO BE EMPHASIZED:

Consumer credit and loans

BEHAVIORAL OBJECTIVES:

Appraise both positive and negative aspects of credit prior to decision making.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
There are some advantages to paying cash, as well as advantages of using credit. <u>Advantages of Cash:</u> 1. Sometimes merchants grant discounts to customers who pay cash. 2. The consumer is not as tempted to overbuy. 3. The consumer can do a more efficient job of shopping. He is not restricted to stores in which he has accounts. 5. Stores which do not have the large expenses involved in granting credit can afford to sell goods at lower costs. By shopping at these stores the consumer often saves money. 6. Cash buying allows a greater margin of safety. The consumer who has no debts can use credit as an emergency cushion. 7. Psychologically it feels good not to have debts.	List on board and discuss advantages of cash purchases. Book 19 Periodical 3	List advantages of cash purchases.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
<u>Advantages of Using Credit:</u> 1. Credit is a convenience. The consumer can order by mail or telephone and monthly bills make record-keeping easy. 2. The credit customer gets better service. Stores are careful to please credit customers. The credit customer is considered a regular customer. Returning goods is made easier and orders may be made on approval. 3. Credit is a pay-as-you-go-use plan. 4. Credit is established by use. The consumer who buys on credit and pays promptly is able to secure credit for emergencies more easily than the consumer who has always bought for cash. 5. The consumer is not restricted to the cash he has at any given time. 6. Credit can improve one's standard of living. 7. One does not have to carry large sums of money. 8. Paying monthly by check enables one to keep a record of expenditures.	Form a panel discussion on the theme: "Consumer Credit Problems" The roles taken by class members may be: 1. A family debt counselor. 2. A mother concerned with the large debts accumulated by her family. 3. A teenager demanding additional financial status with her friend. 4. A wise consumer. 5. A teacher of consumer economics.	Written test on advantages and disadvantages of cash and credit.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
One should ask certain questions before making a credit purchase.	List items purchased recently on credit. Analyze reasons for these credit purchases.	Evaluate your former credit purchases in view of their advantages at time of purchase. List questions or make a questionnaire for credit purchasing.
Depending on the way it is used, credit can either be a help or a hindrance to the consumer.	List ways in which credit can be a help and ways credit can be a hindrance.	
Many people use both cash and credit, whichever is more advantageous in a given situation.	Set up criteria for deciding whether to use cash or credit. Have a debate on "Using Cash vs. Using Credit." Role play a family situation in which a decision is to be made to purchase an item on credit. (Example--automobile)	List rules or suggestions for consumers to consider in credit purchases.
There are both responsibilities and problems in using credit.	Invite the court clerk to speak to the class about cases which deal with family financial problems. Examine the court records section of newspaper to see the kinds of problems dealing with money.	Give a situation of a family overloaded with credit; analyze for possible reasons and make suggestions that could help family.
	Invite a counselor to speak to class about possible reasons why people overload their credit accounts. Form a panel of students and/or parents to discuss reasons people overload their credit accounts.	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Credit is a valuable tool for those who are able to use and control it.	Discuss and list results of too much debt and its relation to family relationships. Investigate to see if the community has a Family Debt Counseling Service. Invite a representative of this service to speak to the class. Discuss the functions of credit advisors or credit counselors.	
The ease of obtaining credit encourages credit which may not always be advisable.	Interview a credit manager of a department store to find out what procedure he would suggest for customers who experience some type of emergency and cannot pay their bills on time. Report findings to class.	List suggested procedures for consumers to follow, if unable to meet debts when due. Make a listing of the debtor's responsibility to the creditor.
The acquisition of goods and services (including emergencies) may be limited in the future if credit is ever over-extended.	Role play a family situation in which a family has over-extended itself credit-wise.	Formulate points which would help families not to over-load in debt.
Unwise use of credit often leads to severe money problems and in many cases to family disaster.	List and discuss the problems that may develop in a family as a result of unwise use of credit. Invite a judge from family court to speak to class on relationship of money problems to family problems. Investigate and report to class role of money problems in relation to divorces. Invite the county attorney to speak to the class on credit abuses. Present a panel discussion and discuss this topic: "Does the consumer have any responsibility to help protect other consumers?"	List some family problems which may result from money problems. <u>Answer</u>-What are the most frequent problems of the users of credit? What are the possible causes of these problems?

MAJOR CONCEPTS TO BE EMPHASIZED:

Credit laws and the consumer

BEHAVIORAL OBJECTIVES:

Understand credit laws as they affect the consumer.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Federal and state laws regulate certain aspects of the consumer credit business.	Invite a local attorney to speak to the class on credit laws relating to the consumer. List and discuss the protection covered and not covered by "Truth In Lending." Pamphlet 4 Discuss or debate "Federal Regulations on Consumer Credit." Organize a panel of an attorney, banker, member of Office of Economic Opportunity or Community Advancement to present a program on: "Need for Changes in Consumer Credit Laws."	Draw conclusions from panel discussion on need for change in consumer credit laws.
Consumers in the U.S. have the right to be informed and protected.	Invite an attorney from Legal Aid Society to explain aid which this organization offers. Pamphlet 37 Panel of students discuss reported losses suffered by consumers and legal remedies available to them in the community. Pamphlet 16B	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Many agencies and organizations, both public and private, are available to aid the consumer in safeguarding his interests and welfare such as: Private attorneys or law firms Legal Aid Societies Attorney Generals Federal Trade Commission Local and state police Local prosecuting attorney's office Small claims court Local courts Consumer League Many agencies and organizations have been formed in recent years to aid the consumer.	Invite a local attorney to speak to class on organization available to the consumer. Invite a representative of Legal Aid to speak on services offered. Invite a sociology or business teacher to speak to class on agencies available to aid consumer. Interview a parish attorney to speak to class on functions of his office. Do library reading and discuss the following organizations: Council of Economic Advisors The Consumer Advisory Council. President's Committee on Consumer Interests Federal Trade Commission Louisiana Consumer League Book 19 Invite a representative of some of the above agencies to speak to class on "Trends in Consumer Protection." Invite a representative of Louisiana Consumer League to speak to class on the function of this organization.	List functions of President's Committee in Consumer Interest.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
There are legal processes which insure the creditor of collecting his money such as: - Repossession - Garnishment - Wage Assignment - Confession and Judgement - Holder in Due Course	Invite a member of the court to discuss these laws. Discuss legal terms. Committees do research and make reports on each of these legal terms. See Appendix C for definition of these terms.	See Appendix B for some evaluation devices.

MAJOR CONCEPTS TO BE EMPHASIZED:

Wage-earning

BEHAVIORAL OBJECTIVES:

Become aware of some opportunities for increasing financial assets through involving all family members who are potential earners.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Changes in our economy influence the world in which we live.	Brainstorming session on "How is the nation in which we now live different from the one in which our parents were reared?" Special reports on reasons for recent changes in our economy. 1) Urbanization 2) Improved living standards 3) Changing patterns of consumption 4) New products and new processes 5) Changing patterns of employment 6) More leisure time. Book 10	Objective test on factors that affect our changing economy.
People in the world of work are usually in- volved in job changes.	Find resource materials on history of jobs in your area. library newspaper office courthouse records established business or factories settlers in community school records Each student take a type of job available and trace history of changes in the past twenty-five years. Discuss and compile these findings.	Write a brief report on how types of jobs have changed in your community.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
People who refuse to change jobs are less likely to increase earnings.	Invite a psychologist or counselor to talk to class on ability to adjust to change. "Why do some people resist change?" Book 19	Present hypothetical profiles of three employees. Select one for a promotion. List reasons for your choice.
A changing pattern of employment affects workers needed.	Interview workers in different occupations as to changes they have made. If possible, give cause and effect of these.	
Employment changes may affect job training programs.	Visit the vocational or technical school in your area to observe job training programs. Arrange for one of the leaders to discuss changes in type of training compared to past offerings.	Present case situation concerning individuals who trained for jobs twenty years ago. Analyze any need for re-training for these.
The education young people receive affects their lifetime careers. In general the less education a worker has, the more likely he is to be unemployed.	Conduct a panel discussion on "Investment that you make in Education and training for a job may be the most Profitable you make in a Lifetime." Book 10	
An individual's choice of an occupation may help to determine his earnings.	Invite the school counselor to discuss procedures for determining occupational interests. 1) Learn your interest 2) Know the job market.	Observe reactions of students as they apply for hypothetical jobs.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Over the long run the average student can expect a 12% per annum return on the money he and his parents spend on his education. Information given and impressions made in a job interview may help one to make employment decisions.	Give skit on "What are your chances for earning and learning?" 1) Where are you heading? 2) Which road should you take? 3) How will you pay the fare? 4) What special help can you get if you belong to a minority group? Teaching Aid 3 Prepare a bulletin board based on the preceding ideas. Consult the nearest state employment service for information on job opportunities and aptitude tests. Report this to class for discussion. Debate the topic: "Advantages and Disadvantages of Attending College or Junior College." Book 10 Discuss experiences if possible--how you feel about job interviews. 1) What information did you have to give? 2) What questions have you been asked? Invite a personnel manager from a business to give points on job interviews. Study information from pamphlets and resource books on writing a resume. Each student write one. Teaching Aid 3 Role play several job interviews. Make use of student resumes.	Write individual papers on "The Importance of Human Relationships in the World of Work." List points to remember about applying for a job.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Skill in human relationships may influence an individual's earnings.	Interview personnel manager to discuss how they consider human relationship skills in the hiring of employees. Invite individuals from various occupations to participate in a panel discussion on "causes of employee dismissal." Examine case studies of individuals whose lack of ability to work favorably with others led to the termination of their employment. Invite personnel managers, counselors and vocational directors to discuss human relationships in relation to job performance.	List causes of employee dismissal.

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APPENDIX A

MANAGING PERSONAL INCOME

A Suggested Evaluation Device*

Multiple Choice Test

This test might be used to evaluate in the objective "To increase ability to buy wisely." It might also be used as a pre-test.

Directions: Place the letter of the correct answer in the appropriate blank.

- _____ 1. When shopping for a product, the wise consumer always tries to:
 - a. buy at the store where he usually shops
 - b. buy in the store everyone knows best
 - c. shop around among different stores
 - d. buy only where trading stamps are given.
- _____ 2. When buying a car, an electrical appliance, or any other fairly expensive product, the wise consumer always tries to get a price that is:
 - a. a "fair trade"
 - b. the manufacturer's list price
 - c. the retailer's regular sales price
 - d. a price below the regular sales price.
- _____ 3. In order to save time and money while in a supermarket, the wise consumer does these two things:
 - a. depends upon memory of the family's needs
 - b. makes a shopping list in advance
 - c. looks for "specials" (bargain-priced items)
 - d. hurries through the check-out counter.
- _____ 4. Before buying any canned, frozen, or dried food, or any household cleaner, drug or cosmetic, the wise consumer always:
 - a. opens the package
 - b. looks for the well-known brand
 - c. buys the economy size
 - d. reads the label.
- _____ 5. Before buying any product in a grocery store, the wise consumer always looks for:
 - a. the package that seems to be the largest of all
 - b. the premium that is offered on the package
 - c. the net contents that are on the package
 - d. the package that has the most "cents off."
- _____ 6. Which one of the following brands and sizes of laundry detergents has the lowest price per ounce?
 - a. brand A, Regular size, 1 lb. 14 oz., 29¢
 - b. brand A, Giant size, 3 lb. 1 $\frac{1}{2}$ oz., 77¢
 - c. brand B, Regular size, 1 lb. 6 oz., 33¢
 - d. brand B, Giant size, 3 lb. 5 oz., 81¢

- _____ 7. To compare prices per ounce of different brands or of different sizes of the same brands, consumers need packages that:
- a. have designations as "Giant" or "King" size
 - b. have the same shapes and outside measurements
 - c. hold standard measures, as one pound or one pint
 - d. give the number of different uses or servings.
- _____ 8. The wise consumer always tries to:
- a. buy now and pay later
 - b. make the smallest down payment possible
 - c. stretch the payments over a long time
 - d. save now and buy later.

*Home Economics Department
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APPENDIX B

HOW MUCH FOOD WILL TEN DOLLARS BUY? *

One homemaker, knocking on the door of the other, carries a huge bag of groceries containing the following:

1 gal. whole milk	1 no. 2 can best quality canned peas
2 lb. pork chops	10 oz. potato chips
1 lb. steak	variety pack cereal
1 lb. bacon	1 doz. large eggs
2 TV dinners	1 lb. butter
8 pack carton coke or other pop	1 lb. fresh tomatoes
1 frozen apple pie	1 lb. loaf oatmeal bread

The second homemaker, who is about to unload the two large bags of groceries which she just bought, answers the door. Her bags contain:

10 lbs. potatoes	2 doz. medium eggs
12 qt. box of dry milk	1 no. 2 can Grade C peas
1 lg. box of cream of wheat	10 apples
4 lbs. pork roast	2 loaves enriched white bread
1 lb. hamburger	1 46 oz. can tomato juice
1 chicken	1 small head cabbage
1 7 oz can tuna	2 lb. carrots
1 lb. cottage cheese	1 large can frozen orange juice
1 lb. margarine	

Jane: "Hello, Judy. Glad you stopped by. It looks like you've been to the store. Come in."

Judy: "Yes, I'm tired and I need to rest a little. I'm really beat today." (Noticing the other bag) "Have you bought groceries this morning, too?"

Jane: Yes I spent a \$10 bill. I was just about to put away all this."

Judy: "Just \$10 for so much. I spent \$10, too, and I only have one bag. How did you do so well?"

Jane: "I can show you as I put things away." (She takes out her meats: pork roast (4 lb.), hamburger (1 lb.), tuna (1 can), (1 chicken). "Did you get any meat?"

Judy: (Taking out pork chops (2 lb.), steak (1 lb), TV dinners (2), bacon (1 lb.)) "Yes, I got these yummy pork chops. Don't they look good? Eight of them for just \$1.92."

Jane: "I got pork, too, a pork roast--4 lbs. for a little over \$2. How much did your pork chops weigh?"

Judy: "I don't know. Let's see. Oh, here it is. 1 lb., 14 oz. Hmmm, I see you got more for your money, but this will make a good meal."

Jane: "I hope mine will make two good meals. Did you get any beef?"

Judy: "A piece of steak. Not very big, but it will be good. That was 98¢."

Jane: "I got a pound of hamburger for 59¢. I think I'll make a meat loaf this time. It will go a long way with some rice or oatmeal added to it. Did you get any more meat?"

Judy: "These two TV dinners. They're sure handy when I don't feel like cooking."

Jane: "Yes, they are, but so expensive. I hope you feel like cooking most of the time. I got a can of tuna for 27¢. Did you ever try it with noodles and a can of celery soup. That's almost as easy as TV dinners."

Judy: "No, but I must. I got a pound of bacon, too. We all love that."

Jane: "I didn't get bacon. Seems like it all cooks away in fat. Not much lean meat for the children to grow on. I got a chicken. Mine like chicken, and it goes a lot farther."

Judy: "Yes, I guess it does. Did you get any potato chips? My kids can eat a ton of them."

Jane: "No, I got my potatoes this way--10 lbs. for 59¢. What did your chips cost?"

Judy: (Looking to see) "Ten ounces for 59¢! You really beat me there! You won't scold me for buying bread, will you?" (She takes out a loaf of oatmeal bread) "It's oatmeal, the very best, and only 33¢."

Jane: "I got these two loaves of white enriched for 39¢."

Judy: "You didn't! I'm surprised that you'd buy white bread though. Isn't this better for us?"

Jane: "It has a little more food value, but enriched bread has a lot, too, and when it is so much cheaper, I can't see buying the fancy kinds. What else did you get?"

Judy: "I got a dozen eggs, the grade A large kind. That's good, isn't it?"

Jane: "I get them sometimes, but if the medium size is as much as 10¢ cheaper on the dozen, I get more for my money with them. This time they were. I got two dozen."

Judy: "I bet you'll brag on me for getting this gallon of milk, won't you?"

Jane: "Milk is good for us, of course, and the children need four glasses a day. I looked at that gallon and thought--that's four quarts and for 20¢ more I can get 12 quarts of this kind." (she pulls a box of dry milk out of her sack) "and the food value is almost the same. My children have learned to like to drink this, but if yours haven't yet, you could mix it half and half and make your gallon go twice as far. I don't think they could taste this difference, especially if you mixed it well and served it very cold."

Judy: "Maybe I'll try that."

Jane: "You can also use this to make hot chocolate. Mix 1 cup of dry milk, 1/2 cup sugar, and 1/4 cup (or 4 Tablespoons) of dry cocoa together and stir into 7 cups of water. We drink it every morning for breakfast. It's a good snack too. Would you like a cup?" (If facilities permit, Jane actually mixes and serves. After the skit, the "audience" might be served, too.)

Judy: "Thanks. I'll have to make some. Maybe this will keep the kids from craving chocolate candy. (Taking out her 8 pack carton of "pop") "I hate to show you this!"

Jane: "You should! You know that has no food value. When the children ask for a drink at my house they get this." (She takes out a large can of frozen orange juice.) "Would you believe that this will make as many glasses as your 'pop' and for about half the cost? I sometimes freeze it into pop-sicles too, and the other day I stirred 4 T. of dry milk into a glass of it and we had a brand new drink. Orange milk shake!"

Judy: "How do you think of so many things?"

Jane: "Oh, I don't think of all of them by myself. I read magazines and talk to people. Even the newspaper has ideas I can try, and I get some from TV."

Judy: (Taking out her Variety Pack cereal.) "Did you get any cereal today? I got this so the children could all choose what they want."

Jane: "Yes, I got this cereal to cook. I'll have 24 bowls of mine for about what you paid for 8."

Judy: "I can't win!" (Taking out a pound of butter.) "I had to have butter today. Did you?"

Jane: "I got margarine. Butter costs about 3 or 4 times as much and we like this just as well."

Judy: "I got some tomatoes. I guess that was a splurge, too, but they're so good."

Jane: "Yes, they are good. We eat lots of them in the summer when we have them in the garden, but now we drink tomato juice" (takes out 46 oz. can). "This will go quite a bit farther than those three tomatoes and it cost less, too."

Judy: "I guess this can of peas was a better buy than the tomatoes" (takes out no. 2 can of a "best quality" brand).

Jane: "Yes, it was. I got peas, too." (She takes out no.2 can of a lesser quality and looks at the price on both cans.) "Mine was five cents less than yours. I'll admit yours will look prettier and taste better, but they don't have any more food value."

Judy: "Did you get any dessert? I got this frozen apple pie."

Jane: "I may have an apple pie, too. I got these apples at a pretty good price."

"We'll have some for dessert and probably some for snacks."

Judy: "That takes me to the bottom of my sack. Do you have anything else?"

Jane: "Yes, I have a box of cottage cheese, a small head of cabbage, and this two pound package of carrots. I use carrots lots of ways--grated with raisins and peanuts, cooked with beef or pork roast, or just plain raw carrot sticks."

Judy: "I wish I had gotten some. I see now how you got so much more than I did for your \$10. How many meals can you make with all that?"

Jane: "That's a good question. Let's find out." (Both girls plan meals, write their menus on blackboard or poster, and place food in groups to show how it is used. Jane will probably get twice as many, and hers are likely to be more nutritious. In our class Judy ran out of food after 2½ days and most of her meals were skimpy and unbalanced. Jane had 4 days of adequate meals. We assumed a family of four in each case.)

* Illinois Teacher Vol. XI, No. 1, Fall 1967-68, pp. 9-13.

APPENDIX C

Wage Assignment

Credit is extended with the expectation of its being repaid. The borrower may give greater assurance of this by assigning to the creditor the right to attach his wages in the event he defaults in his payments. This procedure is called wage assignment.

- Is wage assignment permitted in your state? Yes___ No___
- Is there a limit on the amount of wages which can be attached? Yes___ No___
- Is the law uniform for all creditors, or are some creditors able to obtain wage assignments while others are denied this? Yes___ No___
- If yes, what is the pattern in your state? Comments _____
- What other limits or limitations or requirements restrict wage assignments in your state? _____

Note: Wage assignment differs from wage garnishment in that the assignment is made by a voluntary contractual arrangement. Whereas, garnishment has the force of law behind it and usually requires court action.

Confession of Judgment

The consumer-obligor may give his creditor, when signing a note or a contract, power to confess judgment for the outstanding balance of the debt should he default. The creditor then can obtain a judgment (a decision by the court) by going to court and admitting debt for the debtor. This is, by signing a contract containing a confession of judgment clause the debtor waives his right to appoint his own attorney, to any judicial process, to trial by jury, and "confesses" he owes the moneys claimed by the creditor. He is without legal defense in legal action instituted by the creditor to collect the debt.

- Is confession of judgment permitted in your state? Yes_____ No_____
- What types of creditors, if any, are specifically prohibited from using this process in your state? _____

- Comments regarding other modifications in use of confession of judgment.

Repossession

Another method of assuring the creditor that the credit extended will be repaid or replaced is to allow the creditor to take direct action. Thus, if the borrower fails to make payments as scheduled in the contract, the seller is given by terms of the contract the right to repossess the goods.

- Does your state law provide that the consumer be notified prior to repossession?
Yes___ No___
- Does your state law allow the creditor the "right" to enter the premises of the debtor for the purposes of taking physical possession of the security without judicial process and without being subject to action in trespass? Yes___ No___
- Does your state law allow the debtor to move such property
 within the state? Yes___ No___
 out of the state? Yes___ No___
 out of the country? Yes___ No___
- Is the debtor obligated to continue payments even though the goods have been repossessed? Yes___ No___

Comments _____

Holder in Due Course

Often the seller does not have adequate capital to finance all of his customers. To replenish his finances he sells his credit "paper" to a financial institution. The consumer then makes payments to this financial institution. This procedure enables the retailer to concentrate on sales, leaving the banks and finance companies to concentrate on servicing credit. In this type of situation the financial institution becomes the holder of the paper and will be paid in due course. Thus, he is referred to as "holder in due course."

Now, if the item purchased is defective, that is the car is faulty, the repaired roof leaks, termites reappear, or the furnace does not work, can the debtor stop payment until the deficiency is corrected? If he could stop payments, the bank or finance company would suffer for errors or defects for which they were not responsible. On the other hand, the consumer may no longer be able to contact the original seller, particularly if he were a house-to-house seller who has left town.

- Would the claim of the bank or finance company for continued payments, even for faulty services, be enforceable in court? Yes___ No___
- Your aged mother or young newly married daughter calls to tell you that she has just signed a contract with a door-to-door salesman. After he has gone she realized she had been oversold; yet, she had signed a contract. What recourse would your state law permit such "foolish" consumers? Must she pay? Yes___ No___
- Does your state law provide for cancellation of contracts signed away from the place of business within 24 hours? Yes___ No___
within 48 hours? Yes___ No___
within 72 hours? Yes___ No___

Garnishment

Creditors unable to collect from a debtor may turn to the courts for assistance in some states. With a court order the creditor can go to the debtor's employer and "tap" the debtor's flow of wages even if the finance papers do not include a wage assignment. By court order the debtor's employer is required to make payment to the creditor, directly or via the court.

Employers are sometimes harsh with employees whose wages are garnished. The employer may consider it indicative of financial irresponsibility. Furthermore, the garnishment results in added expense for the payroll department, requiring separate payments for the employee's creditors. The reaction of some employers is to dismiss the employee immediately or after repeated garnishments.

Is the garnishment of wages allowed in your state? Yes___No___

In most states garnishment is restricted to situations when a court judgment on the debt has been obtained. Some states, however, permit a formal garnishment upon initiation of the lawsuit by the creditor and prior to judgment by the court. In your state is garnishment possible? Yes___No___

If yes, what, if any, restrictions are placed on the creditor so he may not collect "debts" not owed him which the presumed debtor might contest?_____

Under what circumstances may a court make a judgment resulting in garnishment without the defendant (consumer) first appearing in court?_____

If the creditor holds a "confession of judgment" previously signed by the debtor, may the court judgment be rendered without prior notification of the wage earner? Yes___No___

Can municipal or county employees' wages or salaries be garnished? Yes___No___

Since the livelihood of most families depends on a regular paycheck, the loss of income through garnishment may cause great hardship to the creditor's family. The law, therefore, may place a limit as to the amount or proportion of wages which may be garnished. Is the amount or proportion of wages that may be garnished limited in your state? Yes___No___ If yes, what is the limit?_____

If the amount of wages or salaries left after garnishment is insufficient to provide a minimum level of living, will social welfare in your state or county provide an allowance sufficient to remedy the deficiency? Yes___No___

Comments:_____

Price of Credit - Interest Rate

In our complex economy today there is a gigantic volume of credit transactions. According to the Federal Reserve Bulletin, May 1967, the total amount of credit outstanding at the beginning of the year was approximately \$2,129 billion. One of the most startling statistics published in the Federal Reserve Bulletin, April 1967, shows that consumer borrowing increased from \$7 billion in 1939 to \$95 billion in 1967.

The price of credit is determined by the rate of risk and uncertainties and the cost of gaining the use of a resource while somebody loses it. If the interest rate is 6 percent on the amount borrowed per year, a loan of \$1,000 will cost the borrower \$60 per year. The price of the credit is \$60 and the total amount the borrower must pay the lender is \$1060. The greater the risk or the more likely that the borrower will default calls for a higher rate of interest or a greater credit price.

In addition, each state establishes by law a ceiling on the cost of credit. Interest rates exceeding the legal rates are considered usurious, and the practice of lending at usurious rates is subject to penalty. Fully secured loans, on homes or stocks, usually are extended at low interest rates between $8\frac{1}{2}$ percent and 9 percent. On the other hand, credit costs for borrowing at retail stores and mail-order houses usually cost between 18 percent and 22 percent which includes service charges.

In order to keep up with the current information on credit laws, it is wise to review state and national legislation. The United States Congress passed the Federal Disclosure Act which went into effect July 1, 1970. This Act requires credit-granting agencies to state the annual credit charges in terms of dollars and cents or percentages.

APPENDIX D
SAVINGS INSTITUTIONS

Commercial Banks

1. Make loans (for home mortgages which are long term loans banks can lend no more than 66 percent of the current market value for 20 years.)
2. Provide checking facilities referred to as demand deposits.
3. Sell savings or time deposits and in return pay an annual interest rate ranging from $4\frac{1}{2}$ to 5 percent determined by the terms of the savings deposit.
4. Sell certificates of deposit which cost between \$1,000 to \$500,000 dollars and are pieces of paper stating that so much money has been deposited for a fixed period of time at a fixed rate of interest.
5. Most banks insure all demand deposits and time deposits currently up to \$20,000 by the Federal Deposit Insurance Corporation.
6. Offer safe deposit facilities.
7. Offer special advisory services for purchases of securities and establishment of trusts. (Refer to U. S. Bonds)

Savings and Loan Associations

1. Buy home mortgages - (Federally chartered institutions may lend 80 percent to 90 percent on the appraised value of the home up to \$33,125 for 30 years.)
2. Sell savings deposits and in return pay an annual interest rate of approximately 5 percent.
3. Sell certificates of deposit offering $5\frac{1}{2}$ percent to $7\frac{1}{2}$ percent depending on the terms of the CD.
4. Are primarily intermediary institutions which borrow and lend money.
5. Many of the institutions belong to the Federal Savings and Loan Insurance Corporation which guarantees savings deposits up to \$20,000.

Credit Unions

1. Sell shares to members, and there is no limit on the interest rate which the union can pay to the share holding members for their investment.
2. Make loans to members at a cost of 1 percent per month on the unpaid balance which is slightly more than 13 percent per year.
3. Many credit unions are insured with the Federal Savings and Loan Insurance Corporation.

United States Savings Bonds

Series E Bonds

1. Yield 5 percent interest per year compounded semiannually and can be redeemed at full value at a maturity period of 5 years and 10 months.
2. Can be redeemed 60 days after purchase date for original cost.
3. Can be purchased and redeemed at commercial banks in denominations of \$25 and up.
4. Are protected against loss due to theft or fire if a record of the serial number, issuing agent, and issuing date is presented at a commercial bank.
5. Do not require income tax payment on earned interest until bonds are redeemed.

Series H Bonds

1. Can be purchased in denominations of \$500, \$1000, and \$5000 at face value with a maturity period of 10 years.
2. Are limited so that no more than \$20,000 worth of Series H Bonds can be purchased by any individual per year.
3. Yield interest payments sent by the Federal Government every 6 months.
4. Can be redeemed before maturity date.
5. Are purchased and redeemed by the Federal Reserve Banks by making application at commercial banks.

Interest rates of time deposits, certificates of deposit, and U. S. Savings Bonds should be checked periodically as they are subject to change. United States Congress granted the Federal Reserve the authority to place a ceiling on interest rates paid to savers by commercial banks and savings and loans associations.

*Adapted from Wilhelm, Fred T., Ramin P. Heimerl, and Herbert M. Jelley. Consumer Economics Student Activity Guide and Teachers Manual. New York: McGraw-Hill Book Company, 1966.

APPENDIX E

THOUGHT QUESTIONS*

The Smith's will need a new refrigerator soon. They have just finished paying for the old one. They do not have cash for a new one. Their house is mortgaged, they are paying for the car in installments plus a few items of furniture. What is the best plan for them to follow?

- A. borrow the money from the bank to buy it.
- B. since they are good credit risks, they should borrow enough money to pay everything off plus enough for a new refrigerator so that they will only have one large payment to make each month.
- C. use the store's installment plan.
- D. wait until they have saved up enough to pay cash for it.
- E. buy a second-hand one.
- F. let the stores have back some of the furniture so they won't have those payments and let this go on a new refrigerator.

MATCHING: Write the letter of the statement at the right in the space at the left which best corresponds with it.

335 Mrs. Smith has been invited for a weekend visit with friends. After checking her wardrobe, she decided to buy the following articles of clothing. Which buying guide did she use for the articles?

Articles of Clothing

1. wool dress
2. hose
3. slip
4. gloves
5. shoes

Buying Guides

- A. suitable for more than one outfit
- B. comfortable and fashionable
- C. undated style
- D. wash and wear
- E. 60 gauge and 15 denier

*Home Economics Department, Nicholls State University, Thibodaux, Louisiana.

Mrs. Brown is out of town for two weeks and Jane, age 17, is in charge of buying the groceries for a family of 4 during her mother's absence. What methods should Jane employ to purchase food in order to stay within her budget?

Food Items

1. chicken
2. roast beef
3. canned salmon
4. cheese
5. fresh fish
6. bacon
7. eggs
8. cured ham
9. fresh vegetables
10. sugar, flour, meal, grits

Methods of Purchasing

- A. shopping daily at store
- B. ordering by phone
- C. buy on day that the sales are on
- D. buy by weight
- E. buy in large quantities and store for future use
- F. buy twice weekly
- G. buy food for each meal
- H. buy weekly and put in freezer

There are 4 members in the Cook family. The father and mother, who are very active, and their two children, Susan, age 13, and Bob, age 11. Mr. Cook has a very limited amount of money to spend for food. Mother must buy foods which give the greatest nutritive value for each dollar spent. For each item draw a line under the food that is the best buy for the nutritional purpose listed.

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1. To get protein

- A. chicken
- B. leg of lamb
- C. standing rib roast

2. To get Vitamin A

- A. yellow squash
- B. white onions
- C. celery

3. To get B Vitamins

- A. enriched bread
- B. white grits
- C. white potatoes

4. To get Vitamin C

- A. fresh apples
- B. orange juice
- C. bottled grape juice

5. To have milk for use in cooking

- A. condensed milk
- B. homogenized milk
- C. dried milk

APPENDIX F

GUIDE FOR BUYING A USED AUTOMOBILE*

I. Preliminary check on the lot. (exterior)

A. Paint

1. Faded, scratched, pitted or peeling, needs repainting
2. Pry up rubber on door edges; look for differences in paint. If car has been repainted, look for other signs of overhaul.
3. Look for lettering on dash painted over. May have been taxi or police car. Reject such cars.

B. Body

1. Look to see if sheet metal is dented or scratched in several places.
2. Probe door bottoms and fender joints for signs of rust or pitted paint.
3. Look for paint overspray or damaged metal on underside of trunk lid. (Lid may have been wrecked.)
4. Open and close all doors to see if they are sprung or sagging.
5. Check fit of hood and trunk lid to see if they latch easily.
6. Loose door handles indicate hard use.

C. Glass

1. Windshield cracked or scratched by wiper blades.
2. Windows loose in door channels.
3. Vents or windows cracked.
4. Windows stiff or inoperative.

D. Chrome

1. Bumpers and molding rusted or pitted.
2. Molding missing or loose.
3. Bumper bent, crooked, or loose.
4. Grille badly damaged or rusted.

E. Tires

1. If car's mileage is said to be less than 20,000, all tires should be of the same make and evenly worn.
2. Treads worn smooth. Not many miles left in them.
3. Casing broken, chafed or bulging.
4. Front tires show uneven wear (front end is out of alignment).

F. Suspension

1. Weak or broken spring causes car to sag on level ground.
2. Bounce front of car. If it continues to bounce, shocks are worn.
3. Stoop directly in front of car about 20 feet away. If front wheels lean inward at top, they need alignment.
4. Grasp the top of a front tire and vigorously push it in and out. Clunking sounds mean worn parts in the front-end assembly.

G. Leaks

1. Look under the car near the engine and transmission. Oily spots on the ground indicate leaks that may be costly to repair.

G. Leaks--(continued)

2. See if ground or frame beneath radiator is wet with water.
3. Inspect the inner side of all wheels. Dark areas indicate leaking wheel cylinders or grease seals.

H. Chassis

1. Look at the frame for weld marks or heated areas.

II. Preliminary check on the lot. (Interior)

A. Upholstery

1. Generally dirty
2. Seats or back rests torn or frayed
3. Springs in seats sagging
4. Armrests missing or frayed.
5. Door panels torn or frayed.
6. Overhead lining torn or frayed.
7. Sun visors missing or frayed.

B. Dash

1. Paint scratched or pitted.
2. Dash freshly repainted (Be sure car wasn't a taxi.)
3. Glove compartment loose, sprung or won't latch.
4. Oil pressure gauge should read high on starting, then drop to middle of dial at a fast idle as engine warms. If indicator type, light should go out on starting. If gauge isn't normal, be careful, because engine bearings might be worn.
5. Fuel gauge not registering.
6. Ammeter should show charge at fast idle, or if indicator type, should go out on starting. If not operating, trouble may be in generator or regulator.
7. Water temperature gauge not working.
8. Light switches broken (Check dome and back-up lights.)
9. Ignition switch sticks.
10. Heater and vent controls stiff or inoperative.
11. Windshield-wiper control stiff or inoperative.
12. Radio (if equipped) not working.
13. Clock (if equipped) not working.
14. Knobs missing on any dash controls.

C. Interior General

1. Horn not working.
2. Directional signals not working.
3. Gently rotate steering wheel. More than two inches of play before the wheels respond is unsafe.
4. Seat adjustment stuck or broken.
5. Floor mats torn or worn.
6. Pedals worn more than mileage indicates, or new pedals. (Note carefully other clues to actual mileage, such as overlooked lubrication sticker on door post.)
7. Foot switch for dimming headlights not working.

8. Brake pedal sinks slowly under steady foot pressure. This indicates a leak in the hydraulic system or worn master cylinder. Check leaks again as previously suggested.
9. Open door and look to rear of car while you race the engine. Blue smoke from exhaust means a ring job is needed.

III. Preliminary check on the lot (Engine)

A. Engine Idling

1. Oil leaks or rust on block (look closer for cracks in such areas).
2. Head cracked or welded.
3. Manifolds cracked or warped.
4. Is engine idling too fast?
5. Throttle linkage bent or worn, keeping engine from returning to normal idle after being raced. (Can be dangerous.)
6. Sputtering sound when engine is raced often indicates clogged jets or worn accelerator pump in carburetor.
7. Air cleaner missing or damaged.
8. Listen for sounds of knocking, grinding, squealing or hissing.
9. Regular clicking noises in engine with hydraulic valve lifters is the tip-off that lifters may have to be removed, cleaned or replaced.
10. Generator noisy. (Worn bearings.)
11. Look for traces of gas or oil on fuel pump. Diaphragm may be worn.
12. Water pump leaking or noisy.
13. Radiator leaking or has rusted areas.
14. Radiator hose leaking.
15. Oil or bubbles in coolant, could be internal crack in block.
16. Kneel beside car and listen for sputtering sounds that indicate pinholes in muffler or loose connection to exhaust pipe.
17. Tailpipe rusted or kinked.

B. Engine Turned Off

1. Check oil level. If very low, car may be an oil burner or a leaker. Recheck for blue smoke in exhaust and oil drippings under car.
2. Water droplets on oil dipstick may indicate internally cracked block.
3. Oil pan dented (Look carefully under recent model low cars.)
4. Fan belt worn or frayed. (On a low mileage car, a worn belt suggests the mileage has been set back. Look for other indications of actual mileage.)
5. Distributor cap or body loose or cracked. (If engine runs well, there no need to check points and rotor inside distributor.)
6. Ignition wires brittle or cracked.
7. Look for bulging battery case or cell tops, loose or cracked terminals and cell connectors that mean battery is about finished.
8. Remove wire from center of coil and crank engine for 10 or 15 seconds. Starter should turn engine over quietly and smoothly.
9. Listen for clanking sounds or broken teeth on flywheel gear while cranking engine as above. Entire flywheel may have to be replaced.

10. With coil wire still removed as above, crank engine. Uneven cranking may indicate unequal compression caused by a burned or sticking valve.

IV. Road testing the car.

A. Brakes

1. Pedal low, may need relining.
2. Pedal spongy-- like stepping on a balloon.
3. Brake shoes grab or chatter.
4. Brake shoes squeal or scrape. (Lining may be worn to rivets.)
5. Brakes pull car to one side when applied.
6. Hand brake won't hold on hill.

B. Steering

1. Car wanders or drifts from side to side on straight, flat road.
2. Loose, uncertain feel of steering wheel.
3. Make a series of "S" turns on a quiet road. Loss of power steering assist on quick turns or when parking suggests a defective pump, but could be only slipping drive belt.
4. Steering wheel binds on tight turns.
5. Front wheels shimmy above 40 mph on smooth roads (wheels need balancing.)
6. Front wheels shimmy on rough roads at low speeds. Worn front end parts.

C. Clutch

1. Clutch (if manual shift chatters when engaged).
2. With hand brake set and transmission in second gear, slowly release clutch pedal and depress accelerator. Engine should stall, or clutch is slipping.
3. Check clutch pedal free play. Pedal should move 1 to 1½ inches before it begins to disengage. If it doesn't, clutch facing may be worn.

D. Standard Transmission

1. Drive a block or more in each speed range and listen for regulator clicking sounds of chipped gears.
2. Lever should move easily into all ranges when you depress the clutch and there should be no clashing of gears.
3. Slips out of gear while driving -- transmission worn.
4. Noisy transmission: bearings worn.
5. Overdrive (if equipped) doesn't kick down or otherwise function.

E. Automatic Transmission

1. Jerky when engaged in low or reverse.
2. Shifts should take place smoothly.
3. Transmission squeals, whistles or whines--trouble coming.
4. Park position won't hold car on hill.
5. Coast down a hill with the engine off. At 20 mph, turn on ignition and move level to low or drive--should start engine.
6. Floor the gas pedal at 30 mph to operate the kickdown.
7. Selector lever doesn't move easily. Linkage may be bent or out of adjustment.

F. Rear Axle

1. Run car at 20 mph and listen for metallic clanking or grinding noises that indicate wear or damage. You will hear these noises better down a narrow street lined with buildings.
2. Alternately depress and release the gas pedal to jerk the car while in motion. Clicks or thumping sounds mean too much play in power train parts.

G. Engine

1. Reduce speed to about 15 mph in high gear or drive range, then accelerate. Sputtering, hesitation, or backing indicate poor carburetion, valves or ignition.

H. Wheels

1. Open the door slightly on your side and listen for the crunching sound of chewed-up wheel bearings. Don't confuse the sound with clicking wheel covers.
2. Check for bent wheels by watching them while a friend or the dealer drives the car down the street.

I. Frame

1. Watch the car from behind as it is driven down the street.
2. See if the wheels track.

J. Speedometer

1. Speedometer not working.
2. Needle flutters or vibrates.
3. Ticking or grating sound indicates a kinked or very dry speedometer cable.

V. Final Walk Around Back on the Lot

A. Last checks

1. Recheck the engine to see that nothing has opened while on road.
2. Hubcaps missing.
3. Wiper blades missing or deteriorated.
4. Cigarette lighter missing or inoperative.
5. License plate brackets missing or damaged.
6. Spare tire useless, flat or missing.
7. Jack and lug wrench missing.
8. Wheel lugs missing or thread stripped.
9. Radio antenna missing or bent.
10. Try keys on all locks. Check inside door locks.
11. Courtesy lights or switches on door pillars not working.
12. Serial numbers don't agree with dealer's papers. Have the dealer rectify this error and prove title before you buy, or you might drive out with a hot car.

*Reprinted from: Laurence W. Erickson and Barbara A. Simi. Family Finance Education for Adults. Los Angeles: University of California Center for Family Finance Education, 1967.

APPENDIX G

Resource People

I. Your own institution.

- a. Accounting teacher on income taxes.
- b. Home economics teacher on food, clothing, etc.
- c. Shop teacher on furniture, autos, electrical appliances.

II. Local community

- a. Doctor, nurse or hospital administrator on choosing a doctor, hospital, medical care.
- b. Insurance salesmen on health, life, auto, property insurance.
- c. Owners of stores on what to look for when buying.
- d. Better Business Bureau and/or Chamber of Commerce.
- e. Real estate agent.
- f. Representatives of banks, small loan companies, savings and loans, credit unions.

III. Government sources.

- a. Food and Drug Administration
- b. Bureau of Weights and Measures (State Department of Agriculture)
- c. District Attorney on frauds
- d. State Bureau of Consumer Protection
- e. Legislators - local, state and federal
- f. State university Cooperative Extension service
- g. Social Security Office (local)
- h. U.S. Department of Agriculture
- i. Federal Trade Commission
- j. Postmaster on postal frauds

Resource Places

I. The stores. The product itself. Actual visits to show all possible ramifications of shopping. Where possible try to get a store owner or manager to open his store to your group after hours, such as a supermarket and in detail point out "how-to-shop." Example--aspirin--(5 grains U.S.P.)--compare brands and price.

II. Plant tours where consumer products are being made: An automobile assembly plant, a dairy plant, a food processing plant, etc.

III. Consumers Union has an excellent tour of its facilities.

IV. A "behind-the-scene" tour of a major department store can be most interesting.

RESOURCE PERSONNEL

Throughout the development of this guide frequent reference is made to the use of community resource persons in carrying out curriculum experiences. The ingenious use of resource persons in the community has the following values for the home economics program:

- (1) Provides a wealth of ideas, knowledge and experience not otherwise possible.
- (2) Provides a "link" to the community; enables the teacher to select objectives which are relevant to community values and goals.
- (3) Provides a basis for community understanding and interest in the home economics curriculum.
- (4) Shares the responsibility for education with the community.

When planning curriculum units, a teacher might ask herself, "Who are the individuals in this community that could make a contribution to the CONSUMER EDUCATION curriculum?" A chart similar to the one on this page may be helpful in identifying resource personnel and coordinating their contributions.

Consumer Education Resource Personnel

<u>Background Area</u>	<u>Name of Individual</u>	<u>Concept, Topic or Contribution</u>	<u>Date</u>
<u>Automobile Dealers</u>			
<u>Bankers</u>			
<u>Better Business Bureau Representatives</u>			
<u>Business Executives</u>			
<u>Chamber of Commerce Representatives</u>			
<u>City Councilmen</u>			
<u>Community Action Workers</u>			
<u>Consumer Credit Personnel</u>			
<u>Credit Bureau Representatives</u>			

Consumer Education Resource Personnel - (continued)

<u>Background Area</u>	<u>Name of Individual</u>	<u>Concept, Topic, or Contribution</u>	<u>Date</u>
<u>Credit Counselors</u>			
<u>Credit Managers</u>			
<u>Employment Security Commission Personnel</u>			
<u>Extension Specialists</u>			
<u>Federal Housing Administration Representatives</u>			
<u>Home Builders</u>			
<u>Home Economists</u>			
<u>Insurance Underwriters</u>			
<u>Internal Revenue Service Representa- tives</u>			
<u>Judges</u>			
<u>Juvenile Officers</u>			
<u>Lawyers</u>			
<u>Legislators</u>			
<u>Loan Officers</u>			
<u>Marriage Counselors</u>			
<u>Merchants</u>			
<u>Parents</u>			
<u>Psychologists</u>			
<u>Public Service Company Repre- sentatives</u>			
<u>Real Estate Agents</u>			
<u>School Counselors</u>			

Consumer Education Resource Personnel - (continued)

<u>Background Area</u>	<u>Name of Individual</u>	<u>Concept, Topic or Contribution</u>	<u>Date</u>
<u>Small Business Association Personnel</u>			
<u>Social Security Administration Representatives</u>		3	
<u>Social Workers</u>			
<u>Sociologists</u>			
<u>Stock Brokers</u>			
<u>Students</u>			
<u>Teachers of Economics, Sociology, Business, etc.</u>			
<u>Other</u>			

APPENDIX H

GLOSSARY OF TERMS

- Accelerate**--speed up, to set forward the date of possession or of a payment
- Account**--a contract arrangement, written or unwritten, to purchase and take delivery, payment to be made later as arranged; also a record of a transaction.
- Add-On Purchase**--combining a new purchase with an older one, adding it to an existing installment contract
- Advertising**--presentation of ideas, goods, or services to inform or to persuade the public.
- Amortization**--making periodic payments covering the interest and part of the principal so as to gradually reduce a debt.
- Annuity**--a contract yielding fixed annual payment.
- Asset**--anything owned that has value.
- Automation**--a manufacturing system in which many or all of the processes are automatically performed or controlled by electronic devices
- Automation**--the automatic control of a manufacturing process
- Automobile Liability Insurance**--indemnity insurance covering the liability for personal injury or property damage to others arising from operation of automobiles
- Bad Debt**--a debt which is uncollectible.
- Balance**--the amount still owed on an account at any given time
- Bankrupt**--one in an insolvent condition who has committed an act of bankruptcy; also one who has been formally declared a bankrupt
- Bargain**--something sold the price of which is favorable to the buyer.
- Beneficiary**--the party who is to receive the proceeds of a life insurance policy upon the death of the insured
- Better Business Bureau**--an organization in most large cities to protect consumers against unfair business practices
- Billing**--the act of sending out bills or statements
- Blank Endorsement**--the signature of the endorser on the back of the instrument without notation
- Board of Directors**--a group elected by the stockholders to manage a corporation.

Bonds--securities representing moneys borrowed, actually promiscory notes, setting forth the agreement between borrowing company or government and the lenders (who hold the bonds or notes)

Borrower--the person who buys something on time or who borrows money

Broker--the agent who acts for investors who want to buy or sell securities

Budget--a plan based on an estimate of expected income, for spending, saving, and investing money over a future period of time

Buying--the act of acquiring either an economic good or service by the giving of either money or other valuable consideration

"Call"--to demand payment immediately or at a specified date

Capacity--in connection with the credit rating of an individual, capacity relates to his ability to pay his debts out of his current income

Capital--the value of a business as measured by the excess of its assets over its liabilities

Capitalism--an economic order or theory wherein the private ownership of capital and the existence of the profit motive in production are recognized as being fundamental

Carrying Charges--additional charges added to the retail price of goods for deferred payments

Cash Reserve--an amount of cash or very liquid securities quickly convertible to cash, kept in reserve for special purposes or to protect against sudden emergency need

Casualty Insurance--insurance that covers losses caused by accident or negligence

Charge Account--a credit arrangement whereby a customer is permitted to charge purchases and to pay for them according to some predetermined plan

"Charge Off"--write-off as uncollectible, a loss because of nonpayment by the debtor

Chattel--a movable possession, such as furniture, automobiles, floor coverings (as contrasted to real estate, for instance); livestock, farm machinery, etc.

Chattel Mortgage--a legal document in which personal property (chattels) is made security for payment of a debt but is left in the hands of the debtor so long as payments are kept up as contracted

Checking Accounts--amounts of money kept with a financial institution subject to immediate withdrawal on personal demand or by use of checks or "orders to pay"

Character--in connection with the credit rating of an individual, character refers to an individual's willingness to pay his obligations

Claim--notification to an insurance company that payment of an amount is due under the terms of the contract

Collateral--the property put up to "secure" a loan. If the loan is not paid, the lender may get the property.

Collision Insurance--insurance affording protection against loss arising from damage to one's own automobile. This type of insurance usually contains a deductible clause.

Commercial Banks--banks that provide deposit facilities, checking facilities, grant loans, offer safe deposit facilities, and various financial advisory services

Commercial Loans--loans for business or commercial purposes as contrasted to loans for consumers' purposes

Commitments--promises, agreements, contract obligations

Competitive--meeting the prices or conditions generally available in the open market of a vicinity or area

Compound Interest--interest calculated on the total of the original principal and all accrued interest payments

Comprehensive Automobile Insurance--liability insurance that protects the insured against loss from legal liability for bodily injury, illness, death, or damages suffered on his property by a nonmember of his family. Homeowners and apartment dwellers as well find this coverage most valuable.

Conditional Sales Contract--a form of credit contract under which the buyer receives possession of the goods but not ownership. Title to the goods passes to the buyer when he has fulfilled his obligations.

Consideration--compensation, payment

Consolidate--to bring together several obligations under one agreement, contract or note

Consume--to extract the final uses or services in a product or resource; to eat, wear, use up

Consumer--one who uses or extracts the values and services from products made for ~~the use of individuals~~

Consumer Credit--short-term credit that enables consumers to buy goods and services and pay for them later

Consumer Economics--that branch of economics that deals with economic activity from the viewpoint of the user of goods and services produced

Consumer Goods--goods intended to satisfy the wants of individuals and families

Consumer Loans--loans to individuals or families, the proceeds to be used for consumer, as contrasted to business or investment, purposes

Consumption--the utilization of the utilities of a good or service

Contract--an agreement between two or more individuals or groups that is enforceable by law

Convertible--subject to exchanging for something else--as stock convertible to bonds, or bonds to stock, or an asset convertible to cash

Cooperative Business--a cooperative organization designed to provide services for its members

Corporate Bonds--the bonds or promissory notes of a business, industrial or other private corporation

Corporation--a corporation is an artificial being, invisible, intangible, and existing only in the contemplation of the law, authorized by a charter that gives continuous existence to an enterprise without reference to the lives of the person connected with the enterprise.

Currency--a medium of exchange, including coin, government notes, and bank notes

Current Income--wages, salaries, profits, or other income of the immediate period of time, this month, this year

Custom--a long-established group practice

Credit--buying things and paying for them later, or borrowing money and repaying the loan later

Credit Card--an identification card or plate which enables a consumer to use a charge account at specific retail outlets or for specific services

Credit Charge--mainly interest, but includes other charges such as the costs of bookkeeping and investigation

Credit Life Insurance--term life insurance issued through a lender or lending agency to cover payment of a loan, installment purchase or other obligation in the event of death

Credit Losses--the money lost by a credit-granting institution when a debt is not paid. This loss may be increased by the cost of collection activities before the debt is finally written off as uncollectible.

Credit Rate--the percentage that the credit charge bears to the average principal amount

Credit Rating--the appraisal of one's credit standing, ability and willingness to pay obligations

Credit Risk--the chance of loss through nonperformance of a contract, nonpayment of debt

Credit Service Charge--the charge made for the use of credit facilities

Credit Standing--one's present credit worthiness as determined by his past credit performance

Creditor or Lender--the person, store, firm, bank, credit union, or other organization that lends money, or sells things or services on time

Creditworthy--entitled to the use of credit facilities, possessed of good credit

Credit Union--a cooperative association whose members join together for the purpose of saving money and making small, short-term loans at low interest rates to members

Default--failure to pay when due, or to meet any of the terms of a contract

Deferred Payment--payment in a series of divided payments, in the future, on a contract entered into in the present

Delinquent--a credit account which is past due, and for which the debtor has made no satisfactory arrangement with the lender for repayment

Demand--the number of units of a good that buyers stand ready to buy in a market at a particular time at different prices

Deposit--a sum of money left with a financial institution for safe keeping

Depositor--one who makes a deposit of funds in a financial institution

Depreciation--decrease in the value of property over a period of time due to wear and tear, and obsolescence

Direct Tax--a tax paid by the taxpayer directly to the government

Discount Bonds--bonds for which the financial return to the holder is the difference between the amount paid for the bond and the amount received when the bond has matured

Discounting--paying interest in advance by deducting it from disposable income after essential living costs have been met

Disposable Income--the money received by the wage earner after deductions have been made for income tax, social security, and other deductions authorized by the wage earner. This sum is sometimes referred to as net income.

Dividend--the share of the profits of a corporation that is paid to a stockholder

Double Indemnity--a provision in an insurance policy that expresses the willingness of the insurance company to pay double the face amount of the policy if the insured dies by accident

Down Payment--the amount of cash required by the seller to initiate an installment purchase

Due Date--the prescribed time for making payment

Durable Goods--products into which are built long series of continuing services, products that last and continue to serve, usually applied to "hard goods"--metal, wood, etc.

Economics--that branch of social science concerned with production, distribution, and consumption of things people need or want

Economy--the management of income and expenditures of a household or government

Effective Rate--the actual return received by the buyer of a bond

Elasticity, Principle of--money allocated for specific items during one period will accumulate and can be used for the same purpose the following period

Endorse--to write one's name on the back of a note, check, etc., as evidence of its legal transfer

Endowment Policy--a policy under which the face amount is payable to the insured on a specified future date if he is then living or to his beneficiary at the time of his death if that should occur sooner

Equity--ownership right or interest in property; the excess of assets over liabilities

Estate--everything that a person owns while living or the wealth left upon his death

Estate Tax--a tax levied by the federal government on inherited property

Excise Tax--a tax levied on the manufacture, sale, or consumption of goods within the country

Executor--someone designated to make sure that the terms of the will are carried out

Exemption--amount of income not subject to tax

Express Warranty--a guarantee of a specific quality or performance feature

Extended Coverage--protection added to fire insurance that covers various hazards, such as windstorms, tornadoes, cyclones, hail, explosions, riot, and smoke

Fad--a trend in buying for a particular product followed for a time with exaggerated zeal

Family Income Policy--a straight-life policy that has a decreasing term insurance rider attached. The term insurance provides an income for the beneficiary for a specified period of time in the event that the policyholder should die before end of the period in which the rider is in force. The straight-life part of the policy is payable either immediately after the insured's death or after the expiration of the term period.

Family Policy--a life insurance policy providing, in one contract, for insurance on all the members of a family

Federal Bonds--the promissory notes of a central government

Federal Reserve System--the semi-private top banking system of the United States, created by the Federal Government, owned by the banks of the United States, operated by a Board of Governors selected by the President with the consent of the United States Senate

Federal Taxes--includes individual income tax, corporation income taxes, excise taxes, employment taxes, estate and gift taxes, custom, and a small group of miscellaneous levies

FICA Taxes--all taxes that are connected with old-age, survivors, and disability benefits

Fixed Assets--assets not easily immediately convertible to cash

Foreclosure--taking possession of the property if the borrower fails to repay the loan

Forfeit--lose, let go, as giving up to a creditor some security when an obligation is not met

Free Economy--a term describing the American system of privately-owned and operated enterprise, whose prices are set by reasonable competition of supply and demand--free under the rules of law, free within socially accepted limits

Future Income--income that will be earned or received in the future

Garnishment--the legal method of obtaining money owed by a salaried person. A portion of each paycheck is withheld to be used in repaying the debt, until the debt is finally paid off

Gift Tax--a tax on large amounts of property that are given away

Gilt-edged Bonds--the term given to bonds issued by established, tested, and well-known organizations

Gimmick--anything used by a seller to induce people to purchase something that they might not otherwise buy

Good Buymanship--a sound sense of selection, price judgment, coupled with intelligent management of income and expenditure

Grade Labels--summary quality ratings affixed to goods

Gross National Product--the dollar value of all the goods and services produced in a country

Group Life Insurance--life insurance issued on a group of persons under a single master policy. This type of policy is usually issued to an employer for the benefit of employees. Fraternal groups also make use of this type of insurance coverage.

Hidden Taxes--taxes paid by firms and included in the price of a commodity, but the buyer is not aware of having paid them

Homeowner's Policy--insurance that covers all the usual property and liability needs of the homeowner

Hospital Expense Insurance--health insurance that provides benefits that cover all or part of hospital charges

Implied Warranty--a guarantee of that degree of quality or fitness that the buyer has a legal right to expect

Impulse Buyer--one who is easily influenced and frequently swayed by the emotional appeals of the advertising industry. He buys compulsively and commonly makes purchase decisions on the spur of the moment.

Impulse Buying--the buying of merchandise at the time it is seen without any forethought or preplanning

Income--the money that is earned by (wages), business (profits) and property (interest or rent)

Income Tax--a tax on the income of individuals and corporations

Indirect Tax--a tax paid to an individual or a private agency that then passes it on to the appropriate government agency

Industrial Life Insurance--life insurance issued in small amounts that is purchased by weekly or monthly payments

Inflation--a decrease in the purchasing power of money

Installation Charges--extra costs for the installation for non-assembled goods or goods requiring some additional work before becoming operative

Installment Credit--credit in which repayment, including interest charges, is made by regular payments at specified intervals

Institutional Advertising--advertisements attempting to secure a friendly feeling toward a business or industry rather than to produce immediate sales

Insurable Interest--the extent to which a person would suffer a financial loss if the property insured were destroyed

Insured--a person whose life or property is insured

Investment Company--an organization that combines the funds of its shareholders and invests them in a wide selection of securities

Investor--a person who commits his money to some activity that offers income or profit

Labeling--descriptions on goods as to quantity and quality

Lending Institution--one set up to lend money, making its livelihood out of advancing funds to others

Liabilities--responsibilities for the payment of debts

Lien--the right of a creditor to retain certain goods or property as security for a claim or a debt

Liquid Assets--wealth easily convertible to cash

Liquid Securities--stocks, bonds, etc., easily marketable and converted to cash

Loan Rate--the charge at which loan funds can be had at a given time and at a given lending source

Major Medical Expense Insurance--a type of health insurance that protects families against unusually large expenses resulting from prolonged illness or severe injuries

Marketplace--common term for any place where business is done; place where trading is carried on and where prices develop out of the forces of supply and demand

Mass Production--a manufacturing technique that results in the production of goods and normally lowers unit costs

Maturity Date of--The date on which a loan, bond, or note comes due and must be repaid in full by borrower

Medium of Exchange--anything that is generally accepted in exchange for goods and services and that represents a standard of value

Medicare--a system of hospital and medical insurance sponsored by the federal government

Merchant--one who aims to make a profit by buying and selling goods

Moral Obligation--a debt or responsibility whose payment or fulfillment is not based on legal rights or action

Mortgage--a pledge of property as security for the repayment of money

Mutual Assent--the agreement between all parties to a contract on the terms of the contract

Mutual Funds--investment companies that issue and sell new shares at any time

Mutual Savings Banks--banks specializing in savings accounts and offering only a limited number of additional services

National Bank--a bank whose charter is granted by the federal government, hence is under its control and must be a member of the Federal Reserve System and of the Federal Deposit Insurance Corporation

National Wealth--the sum of all the valuable material things owned by private individuals and concerns and the different units of government

Negotiable Instrument--a written promise for the payment of money. It can be negotiated or transferred from one person to another as a means of exchange or credit in place of money.

Nonparticipating Policy--a life insurance policy that does not entitle its owner to share in the surplus earnings of the company

Note--written, signed instrument noting a debt and listing essentials of the agreement to repay; where, when, and in what installments, etc.

Obligation--an amount of money or contracted performance one is morally or legally bound to pay or carry out

Open-Account--at the time of the sale the title to the merchandise passes to the consumer and the store accepts the consumer's promise to pay for the goods at a later date

Open-End Investment Company--an investment company that issues and sells new shares at any time

Open-End Mortgage--a type of mortgage agreement that permits the borrower to obtain more money at a later date under the terms of the original mortgage

Open Stock--merchandise regularly carried in stock or available so that additional matched pieces may be purchased at any time

Original Balance--the beginning debt or obligation before any payment has been made on it to reduce it

Outstanding--still owing, still unperformed

Policy--a written contract of insurance

Preferred Stock--the class of stock that entitles the stockholder to preferential treatment of dividends, or the distribution of assets or both

Premium--one of the weekly, monthly, quarterly, semiannual, or annual payments, the policyholder agrees to make for an insurance policy

Price--the value of a product or service expressed in terms of money

Principal--the amount borrowed or financed

Private Enterprise--an economic system characterized by private ownership, private property, the right of ownership, and the use of wealth to earn income

Profit--the excess of return over expenditure

Progressive Tax--a tax in which the applicable tax rate increases as taxpayers' incomes increase

Promissory Notes--a written instrument giving evidence of the fact a debt or obligation has been undertaken, setting forth the nature of the promise to pay

Property-Damage Insurance--automobile insurance that covers the legal liability of the owner of a car if his car damages property belonging to others

Property Insurance--provides protection to the insured against damage to real and personal property caused by fire, theft, windstorm, etc.

Proportionate Tax--a tax in which all taxpayers pay at the same rate regardless of the value of the taxable property or income

Refinance--the rescheduling of payments on an installment contract so that payments are usually smaller and spread over a long period of time

Regressive Tax--a tax that claims a greater percentage of low incomes than it does of high incomes

Release--instrument signed by the creditor when he has been paid in full, authorizing all who are involved to release, make void, the mortgage or trust deed; to release the pledge of security

Repossession--the act of the seller to reclaim goods when the buyer fails to meet the payments

Revolving Account--a form of credit offered by retail stores whereby the customer is granted a specific amount of credit. As repayment is made, the difference between the maximum and the balance is available to the shopper in the form of additional credit. A charge of $1\frac{1}{2}$ percent per month is usually made on the outstanding balance.

Risk--the probability of loss to an insurance company by virtue of contract; an applicant for a policy

Safe-Deposit Boxes--boxes in bank vaults that are used to store articles of value, such as important papers, jewelry, stocks and bonds

Sales Tax--a tax on the sale of goods or services

Saving--setting aside a part of income regularly

Savings and Loan Association--association organized to pay interest on savings and to lend money to people for the purpose of buying or building a home

Scheduled Payment--a payment promised at a particular time, or one of several payments scheduled as to due date

Secured--guaranteed as to payment by the pledge of something valuable

Secured Loans--loans that are made certain of payment by the pledging of valuable property to be forfeited in case of default

Securities--stocks, bonds, insurance policies and all written instruments representing savings and wealth invested

Security--goods which you give the seller or lender authority to sell if you fail to repay your debt. It is the same as "collateral."

Shareholders--co-workers, of specific percentage of the whole

Shares of Stock--units of ownership in a company or corporation

Signed Instrument--any legal agreement which is written and signed

Single Payment Loans--loans which are paid in full, on one (usually specified) date

Special Endorsement--an endorsement that indicates the name of the person to whom the payee wishes to transfer title to the negotiable instrument by the words, "Pay to ..." or "Pay to the order of ..." over his signature

Social Security--old age, survivors, and disability insurance -- a compulsory contributory social insurance plan for those working in covered occupations. It

gives a return in the form of monthly income payments in retirement years, or replaces part of earnings lost in the event of the death or disability of the person insured.

Standard of Living--the way a family or the people of a nation live

State Bank--a bank that is organized as a corporation. It obtains its authority through a charter granted by the state in which it operates. A state bank may be a commercial bank, a savings bank, a trust company, or an investment bank. It may also be a member of the Federal Reserve System.

State Bonds--a division of municipal bonds; promissory notes of a state

Stated Charge--the published, advertised, or promised rate to be charged

Stock--a share of ownership in a business organized as a corporation

Stock Exchange--a central market in which securities are bought and sold

Stock-Split--division of the outstanding shares of a company into a larger number of shares with the same total value

Stop-Payment--notice to a bank from a depositor not to honor a specific check

Stockholders--the persons who share in the ownership of a corporation

Straight Life Insurance--life insurance on which premiums must be paid for as long as the insured lives

Strike--the voluntary cessation of work by employees in order to enforce their demands on the employer

"Take Home Pay"--the amount of wages left to the worker after taxes, and other deductions have been taken out

Technological Unemployment--unemployment caused by the introduction of labor-saving machinery

Term Insurance--life insurance that is payable only if the policyholder dies before the end of a specified period

Time Deposit--a bank deposit that can be withdrawn only after a specified period of time or upon advance notice to the bank

Title--ownership

Title Insurance--an insurance policy that protects a homeowner against loss from title defects

True Annual Interest Rate--the actual rate of interest one pays in one year

Unlisted Securities--stocks and bonds not formally listed for trading on any exchange

Unpaid Balance--(the original) the difference between the purchase price and the down payment plus trade in allowance or other credit, if any

Value--(a) the worth of anything in the marketplace--value in exchange, "price" represents value as agreed to in an actual sale

(b) the worth of any economic wealth, product, service, etc., to one possessing it--value in use. Many things not for sale have great value in use, which may at times be described roughly in dollar terms.

Wage Assignment--a provision in an installment contract under which an employer may be notified that some of the wages of a delinquent debtor must be paid to the creditor

Waive--give up, as in releasing one from some performance that could be legally or morally enforced

Waiver--a written instrument, signed, setting forth the right at law or the privilege that is being given up; in business this is done usually for some "valuable consideration" in return

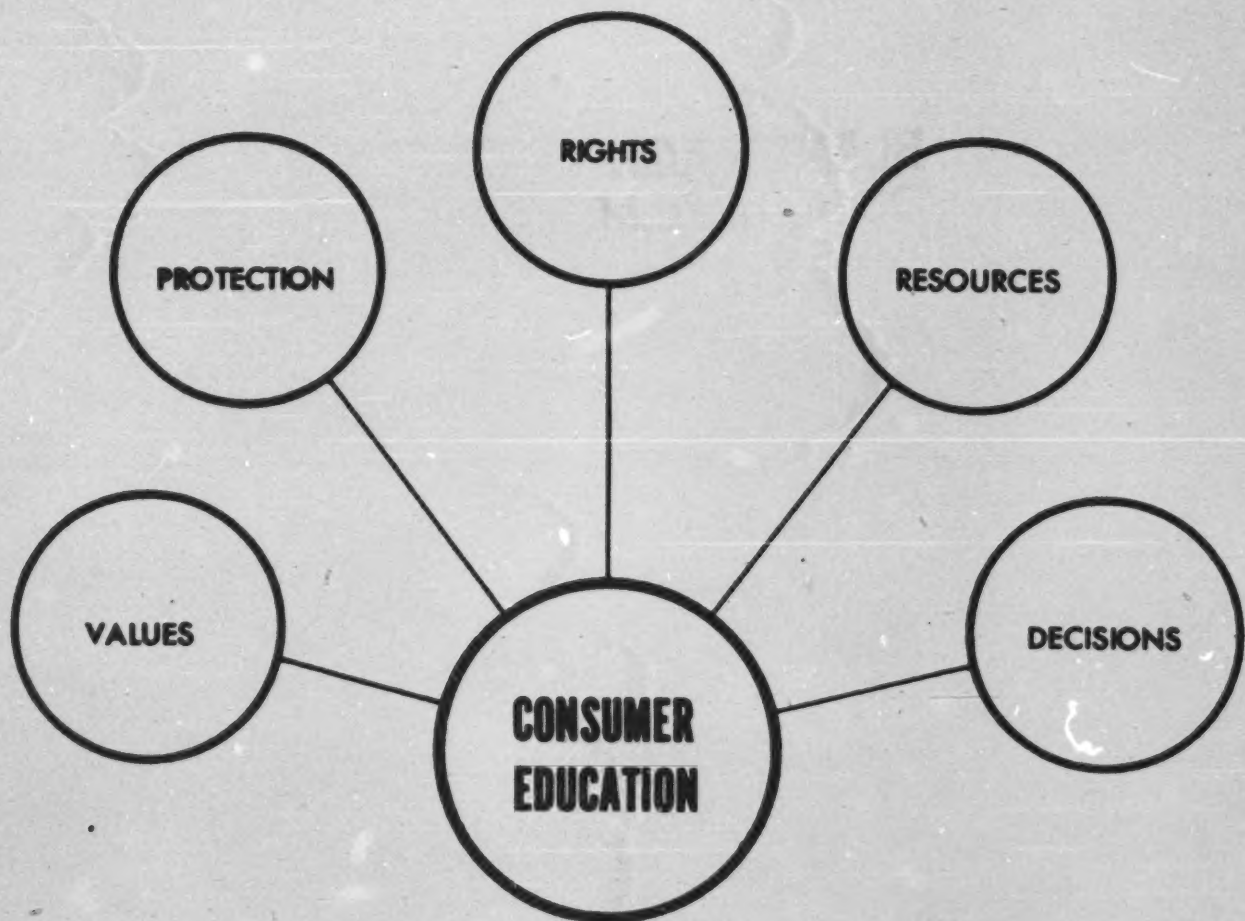
Warranty--a promise made by a seller or his authorized agent concerning the quality of performance of merchandise

Wholesalers--persons who sell to retailers or other middlemen

Will--a document by which a person at his death bequeathes his property to others

Withdrawal--removal, as from a place of deposit or investment

ADVANCED LEVEL
Late Adolescence
Home and Family Living



CONCEPTS TO BE EMPHASIZED

HOME AND FAMILY LIVING

OVERVIEW

The home economics teacher realizes that American society and its use of resources is becoming increasingly complex; therefore, a "Consumer Education" course is needed. It is hoped that this resource unit can give direction to teachers when planning their home economics program in order to motivate students to make wise consumer decisions. Choices that are involved in the decision making process are influenced by economic, sociological and psychological factors as well as values held by families and individuals.

This resource unit is planned to guide teachers in "Home and Family Living" classes as they help students become aware of and gain insight into consumer problems, such as: food, clothing, appliances, automobiles, management, consumer credit, banking and insurance. The unit is designed for boys and/or girls at the junior or senior level on the assumption that these students have had limited experience in home economics. Consideration has been given to the broad range of background, experiences and abilities of these students. The sequence and length of time will need to be based on individual teaching situations.

A variety of learning experiences is provided with the expectation that teachers will choose those that have potential for achieving goals for these students. Teachers are encouraged to be innovative and to work closely with business, agencies and organizations that serve the consumer in developing a dynamic program in the community.

SUBJECT MATTER AREA: Consumer Education
LEVEL: Home and Family Living
TITLE OF THE UNIT: Consumer Education for Young Moderns
SUGGESTED TIME: 18 Weeks

GENERAL OBJECTIVES:

It is believed that if the teacher and students plan meaningful learning experiences related to the accomplishment of these objectives that upon completion of this unit the student should be able to:

1. Identify the roles of the consumer in relation to business, producer and government.
2. Clarify one's own values and goals and see their relationship as a basis for consumer decisions.
3. Know some private and public agencies, organizations and sources of information that can help consumers.
4. Assume the rights and responsibilities of a consumer.
5. Plan uses of family resources to obtain maximum satisfactions.
6. Acquire shopping and buying skills needed to solve consumer problems.
7. Evaluate the effect of consumer decisions on individual and family life.

MAJOR CONCEPTS TO BE EMPHASIZED:

Planning Learning Experiences

Role of the Consumer in the American Economy

The economy
Production and consumption
Influences on economy
Consumer
Business
Government
Influences on consumer

Values and Goals

Values and goals
Styles of life
Cultural backgrounds
Socio-economic factors
Low-income
Middle-income
High-income
Different resources and standards

Agencies and Organizations that Serve and Protect the Consumer

Government
Federal Food and Drug Administration, Public Health Service
President's Committee on Consumer Service, etc.
Educational
Cooperative Extension Service, Consumer League, etc.
Business
National Grocery Manufacturing Association, Testing Laboratories, etc.
Voluntary protection provided by business and industry

Consumer Rights and Responsibilities

Consumer rights:
Right to be informed
Right to choose
Right to be heard
Right to safety
Consumer responsibilities:
Need to be informed

Managing Family Resources

Developing a design for family spending
Financial resources--income
Fixed expenditures

- Flexible expenditures
- Emergencies and special goals
- Planning for family security
 - Investing in education
 - Cost of different kinds of education
 - Returns on education
- Investing in insurance
 - Life
 - Health and accident
 - Property insurance
- Social Security
- Leisure

Consumer Credit

- Definition of consumer credit
 - Using credit to purchase
 - Goods
 - Services
 - Money
- Establishing credit
 - Credit Bureaus
 - Credit ratings
 - Mutual trust
 - Sources of credit
 - Dollar cost
 - Interest rates
- Consumer credit laws
 - Small loan laws
 - Laws of contractual agreements (fine print)
 - Truth in Lending Law
 - Retail Installment Sales Act of 1967
 - Consumer Fraud Acts of 1961---1967 amendments
- Wise use of credit
 - Kinds of credit available
 - Shopping for credit
 - Advantages and disadvantages of credit
 - Determining the need for credit

Consumer Buying Skills

- Choice-making
- Planning
- Collecting and studying information
- Family necessities*
 - Food
 - Clothing
 - Shelter

*These are treated only in the sense that they fit into the total spending plan and should not take the place of separate units of study in these areas.

Transportation

Effects of Consumer Decisions on Individual and Family Life

Consumer decisions reflect degrees of rationality
Problems created by spending pattern
Knowledge of alternatives

MAJOR CONCEPTS TO BE EMPHASIZED:

Planning for learning experiences

BEHAVIORAL OBJECTIVES:

Plan learning experiences cooperatively so they are meaningful and related to consumer education for individual and family living.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Teaching can become effective when students have an opportunity to help plan class activities and learning experiences.	Outline course on chalkboard, using "Outline" of this unit. Teaching Aid 8	
Everyone has a worthwhile contribution to make.	Students make suggestions of topics they would like to study.	Observe facial reactions and comments to denote student interest.
Varied backgrounds and experiences of students can provide excellent resources for class experiences.	Prepare bulletin board entitled, "Why Consumer Education?" Students print the outline of unit on wall charts and code each topic in outline. Code folders for each topic identical to outline for filing later for resource materials.	
Satisfactions can be derived from each other by working together on a common goal.	Locate, organize and file resources by topics. Clip magazine and newspaper articles for filing.	Consider this question: Have we secured adequate resources for solving our problems in consumer education? Observe student interest and activity.
	Make survey of resource, people who are members of students' families. Example--Father who is insurance agent. Set up criteria for selecting resource persons for class. Students and teacher plan dates and time for class work.	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
	Write letters requesting information for class use. Teaching Aid 7, pp. 26-27, 32-35	

MAJOR CONCEPTS TO BE EMPHASIZED:

The role of the consumer in the American economy.

BEHAVIORAL OBJECTIVES:

Understand the role of the consumer in the American economy.

Recognize the need for consumer education for a more satisfying life.

Explain the meanings of several words related to the economy.

Become familiar with a number of roles assumed by the consumer.

Evaluate some of the individual's and families' influences on the economy.

Determine the influence of teenage spending on the economy.

Recognize the relationship of greater job opportunities of youth to increased youth spending.

Evaluate some influences of married women in the dual role of homemaker-wage earner.

Know how price changes reflect the economic conditions of the nation.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
The consumer can make use of many types of goods and/or services.	Write a definition of the term: "consumer." Read definitions in class. Combine best ideas for use in class.	
Everyone is a consumer.	Ask students to hand in definitions of words related to consumer education.	
Economics is the study of the ways people organize to produce, distribute and consume the things they need and want.	Define and discuss: Economics Consumer Education Purchasing power Book 14	
Consumer education is designed to help individuals and families improve home environment and the quality of per-		

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
sonal and family life. Work can enable consumers to obtain goods and services by providing purchasing power which is another term for money. Effective consumer education can help one to enjoy a more abundant life. The consumer can play many roles in the American economy. Some different roles assumed by consumers are: student-teacher, girl friend, boy friend, cook, nurse, in-law, parent, daughter and son. An individual's time can be spent either as a user of goods, as a producer of goods or in leisure. The roles a person assumes determine his needs, wants and desires. Consumer choices can affect the economy.	Discuss ways you can turn your skills into purchasing power. Examples: "Susie types a paper for Mary for \$5.00. Susie purchases a record that she has wanted." "John mows yards for the neighbors each summer and earns \$20.00 per week. In turn he has extra money for dates, clothes, etc." Prepare bulletin board on: "Roles of the Consumer." Use 6-6 buzz sessions. List roles you play. Compile on chalkboard. Add others not listed. Show Filmstrip 1 A Discuss some personal needs in your role as students. Example: Clothes for school, transportation. Discuss needs and wants as a boy friend or a girl friend. Read about the role of the consumer. Book 11, pp. 1-15	Write a brief paragraph evaluating concepts emphasized in Filmstrip 1 A OR Write a paragraph describing "My Many Faces."

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
The economy refers to the system people use to organize their work efforts in order to satisfy their needs and wants.	Discuss meaning of these words: Economy Production--Gross National Product Consumption Capital goods Book 14, pp. 1-14	
Capital goods are products that are used to make other products instead of being used for consumption.		
The producer needs to satisfy the consumer in order to remain in the market.	Show the relationship of the consumer to production and consumption. Appendix A	
Consumption is the objective of all goods and services produced in our economy.	Show Filmstrip 1 B Book 14, pp. 16-26	
Individual and family choices affect and are affected by market conditions and marketing practices.	Discuss conditions under which a market exists. Give examples.	
A market exists when wages are exchanged for goods or when services are exchanged for wages.		
Consumers "vote" when they buy a particular product.	Discuss: In what ways do consumers "vote" for what they want? Give examples such as: high powered sports cars, etc.	
"Free Market" does not discriminate between worthwhile and harmful goods and services.	Debate: Do we have a tendency to assume that if a product is in the stores it is worthwhile? Give reasons for your answer.	
		Hand in a list of ten items that you think are worthwhile and ten you believe to be harmful. All of these items should be on the open market. Cite reasons for your selection

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Teenage spending plays an important role in the economy.	Estimate approximately how much you earn or receive as an allowance each month and for a year.	
Greater employment opportunities can provide youth with more money.	Estimate approximately how much your family spends on you each year.	
Advertising is often youth-oriented.	Cite references that indicate the amount of teen spending.	
Many products are created to fill the desires (real or created) of youth.	Entire class sets up standards or some criteria to use in analyzing TV commercials such as: themes, color, appeal, age of people, etc.	
Many products are created to fill the desires (real or created) of youth.	Analyze one TV commercial designed for youth appeal. Name some products that have been made available for the teen market.	
	Examples:	
	tape recorders transistor radio sports car motorcycle	Name five items that you have purchased recently and evaluate reasons for purchasing.
	Discuss motivation for buying these items or similar items.	
Research has shown that the entry of married women into the labor force in America has changed the family life style.	Make a survey in your community to determine percentage of working mothers of students.	
Many job opportunities have been created for child care workers and additional service workers because women are working outside the home.	Divide students into teams. One team could list advantages while the second team could list disadvantages of the dual role of women.	
Additional income can provide more money for necessities and luxuries.	Establish a viewpoint about the statements below. Be able to defend your viewpoint.	
	"Women should never work outside the home."	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Economic conditions can affect the consumer because changes are reflected in price changes. By learning to use and care for products and items one buys, intelligent consumers can get full value and satisfaction from their purchases.	"Married women should be able to care for family responsibilities and seek satisfactions on a job outside the home." "The place of a woman is in the home." "Men should not be expected to do housework." Students react to these situations: "A quick frost hits Florida citrus crops so few oranges are in condition for shipment." (Decrease in supply.) "In 1969, a major TV manufacturer announced price decrease for 1970 models." (Decrease in demand.)	
	Give examples of how the consumer can help himself by correct use and care of products. Read "Consumer Products" in Book 14, pp. 28-43	Give written test tracing how the concept of the term "consumer" has changed over the past 20 years.

MAJOR CONCEPTS TO BE EMPHASIZED:

Values and Goals

BEHAVIORAL OBJECTIVES:

Be able to define values, goals and ideals as they relate to different styles of life.

Identify self values and goals as they relate to personal choices.

Compare self values and goals to those held by other persons.

Relate self and other's values and goals as they affect consumerism.

Develop some judgment about how families arrive at goals.

Be able to show the relationships of home, school, church and community experiences to family and individual values.

Develop judgment of the effect that values and goals have on the way money is earned and used.

Understand the relation of values and goals of families to community and national goals.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Values are ideals by which individuals and families live.	Define values and goals. Book 4 Develop criteria for judging or evaluating a paragraph which each student will write analyzing his own values and goals. Explain how your values and goals are expressed by: The home you live in, the money you spend, your plans for the future, the car you drive, the activities you enjoy, the people you like. Bring to class pictures which depict typical goals and values. Work cooperatively with students to develop a form for them to use in interviewing at least 3 persons to gather information as to how they arrived at their own values and goals.	Use several open-end statements to check students' word understanding.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
	Report findings of the interviews by dividing into groups and summarizing the ways values and goals were arrived at by the persons interviewed. Observe several TV programs, do readings, etc. Discuss the values of the persons observed and read about. Compare their values to the individual values held by the students or their families. Read about or interview a person of another race or ethnic group and cite previously discussed values that are in conflict with the person's own values. Teaching Aid 4 B Discuss how values and goals affect and are affected by individuals and consumer choices.	Judge the quality of the findings and the presentation based upon a "standard" developed by the class. Report briefly to class.
Families who hold similar values may seek different goals.	Prepare a panel discussion as to how goals of one family would be different from another even though similar values are held: Young couple just married A family with two children A family with 2 teenagers (a son and a daughter). Role play situations such as: An engaged couple establishing goals for married life A family deciding which of several goals will have top priority	Select a "listening team" to gather specific points that affect goals families seek.
Values of individuals and families are affected by experiences in the home, school, church and community.	"Listening team" lead the discussion to summarize the points gathered from the panel discussion and the role play situations. Each student take \$100 in play money. List 5 ways he/she would use this money. List in order of importance. Teaching Aid 4 A	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
One's values and goals can often be evident to others by one's behavior and interests.	From the previous choices, identify the values expressed as past, present, or future oriented. List some values you now have and classify them as to the influence of: home and family friends and/or teachers religious beliefs or background community laws and customs Ask each person to write about one item highly valued. Collect and read aloud to see if class can guess who it is. Classify according to influences previously discussed.	
Problems confronted in everyday living affect family and individual values.	Debate these topics: "Each individual is free to make his/her own choices." versus "Each individual is influenced by home, school, church, community."	Select a group of students to keep score of good points brought out. Use a listening team to screen the points.
Values and goals of people differ according to the socio-economic structure of society.	Gather information on the sociological and economic class structure. Discuss how these socio-economic levels affect family and individual values. Teaching Aid 4 B	
Values and goals can influence every aspect of individual and family living, including the way income is earned and used.	Read several case studies which show how different families earn their income and have managed their money in specific cases or situations. Discuss: evidence of different goals evidence of how values guided the goals, Teaching Aid 3, p. 23 Book 2	Using case studies of families, have students analyze how the goals and values of families affected the earning and use of income.
	Estimate the ages of a person in which each of the following topics might be a goal: a home coloring books baseball glove medical protection	Give 5 statements of why different ages or levels of maturity show different interests.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Values and goals of individuals and families are affected by community and national goals.	entertainment and dates evening dress or tuxedo others After ages of these have been estimated, discuss how values and goals change as one matures. Teaching Aid 4 A List areas in which individuals' and families' values and goals differ, such as: social political moral intellectual economic Discuss the differences and reasons for them. Book 7 Divide class into groups to investigate current magazine articles that point up values and goals of: America--yesterday, today, tomorrow Values of American citizens as they relate to national goals.	Check the quality of groups' findings and research.
Persons of other nationalities may have a value system entirely "foreign" to our American value system.	Compare some American values and goals to the values and goals of other countries such as: Russia, Japan, India, others in your community. Discuss and make some conclusions that would crystallize the effects of these values and goals on consumer decisions.	
Individual and family values and goals can affect their consumer decisions which in turn may affect the national economy.	Discuss the importance of how these decisions can affect the larger concept of national economy.	Discuss open-end situations that would evaluate how well students comprehend the concept of values and goals. or Establish situations and use a multiple choice type test.

MAJOR CONCEPTS TO BE EMPHASIZED:

Agencies and organizations that serve and protect the consumer

BEHAVIORAL OBJECTIVES:

Become aware of a variety of sources that can aid in solving consumer problems.

Know some private and public agencies, organizations and sources of information that can help consumers.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Consumer interests are served by private associations, business organizations and government agencies.	Show Filmstrip 6 Use newspaper and magazine articles that relate to consumer protection and discuss with class. Book 15 Examine resources that are available and list agencies that will aid the consumer: local state national Appendix M	Check sources that students have listed.
Local business and service organizations can help the consumer.	Invite local resource persons to discuss "How Consumers Benefit From Our Services." Example: Better Business Bureau, Louisiana Consumers' League, Other consumer agencies. Teaching Aid 5	Have students write "thank you" note, telling how speakers helped them in solving consumer problems. Appendix L OR Complete statement such as: The Better Business Bureau can help me by ..."
Individuals may benefit from other consumer's problems.	Conduct a survey of students' parents and/or neighbors about recent consumer problems: amount of money involved causes of difficulty how it was handled was it avoidable	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Reliable manufacturers and retailers usually stand behind their products.	Ask each student to bring a "lemon" purchase. Analyze why this purchase was a "lemon." Develop this "lemon" idea into a bulletin board through committees. Suggestion: Unsatisfactory products such as: dishes that craze, clothing that shrinks, trimming that fades, zippers that won't zip, etc. List manufacturers' addresses where help may be secured if dissatisfied with a product. Begin a list of sources and addresses. Maintain and further develop over unit. Make a file on index card for the department.	React orally to: Why I would not purchase this item again." Develop checklist for good bulletin boards and have students rate the bulletin board.
Business organizations may serve consumer interests.	Discuss ways Consumers Union tests and rates products. Film 4	
Government agencies can help with certain consumer problems.	Prepare reports detailing the consumer protection available through federal agencies, such as: Food and Drug Administration Federal Trade Commission Department of Agriculture National Bureau of Standards Public Health Service Post Office Department Government Printing Office President's Committee on Consumer Interests State Extension Service Have a local representative of the Legal Aid Society, Office of Economic Opportunity explain how the association can help the consumer with his problems. Teaching Aid 3 B Show and discuss Film 6 Committee work: Add to card file of films by: Putting title of film, source and brief description on card.	Develop a list of protections that should be available for consumers. Groups have "Buzz session" at end of film. Suggestions: How does the Food, and Drug Administration help to keep food and drugs safe?

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
There are other interested groups besides government and private business who can aid the consumer.	Committee collect work on film evaluation and fill out film attendance and send summary of evaluation to the film company. Discuss how the following organizations and publications aid the consumer: American Automobile Association (how to buy tires; warranties on automobiles, etc.) American Bar Association National Retail Grocers Association AFL-CIO National Farm Bureau Federation Changing Times Consumers' Union	Develop rating scale of various aids for the Consumer to seek and use before purchasing.

MAJOR CONCEPTS TO BE EMPHASIZED:

Consumer Rights and Responsibilities

BEHAVIORAL OBJECTIVES:

Identify the rights and responsibilities of the consumer.

Practice one's rights and responsibilities as a consumer.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Consumers in the United States have: the right to choose. the right to be informed. the right to safety. the right to be heard.	Explore with class their present knowledge of what they feel are their consumer rights consumer responsibilities Book 11 Teacher or students prepare poster or transparency of consumer rights and responsibilities. Teaching Aid 4, pp. 21, Book 14, pp. 409 Watch filmstrip 5 A Discuss what consumer protection should be provided by the government and what responsibilities should be left to the consumer. Develop bulletin board with each student contributing. Theme: "Consumer Rights and Responsibilities" Use red, white, and blue color scheme.	Compile list of consumer rights and responsibilities. Judge quality of pictures and articles students bring in for activity.
The consumer has obligations and responsibilities to become informed.	Read magazines and newspaper articles about consumer issues. Report to class important information about the issues and make some proposals for solving these. Identify ways in which the consumer can accept responsibility in regard to: Legislation Unfair business practices Louisiana Consumers' League	Develop multiple choice test of various consumer issues and possible solutions.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
The consumer needs to become aware of the business man's point of view. Individual consumer choices may affect other consumer choices. The consumer must assume some responsibilities.	Invite a business man to explain the business viewpoint of responsibility such as: Cost of shoplifting Upkeep of business Cost of service Discuss how one's consumer choices affect other consumer choices. How are types and quality of products on the market influenced by products purchased? Discuss the statement, "The purchase of a product is a vote for it." Discuss consumer responsibilities in relation to: Taking a garment on approval. Providing the salesperson information regarding desired purchases. "Biting" on "bait" advertising to encourage promotion in contrast to informative ads. Asking for informative labeling. Avoiding damage to merchandise (lipstick on dress tried on). Making a justifiable complaint. Showing courtesy to salesperson. Pamphlet 9 Draft a letter to a business firm. Call attention to a product that failed to perform satisfactorily, complain about an inconvenience or make suggestions for improving a service or product.	Before the end of class, students write three statements regarding the most important things they have learned in class today regarding consumer choices, rights and responsibilities.
The consumer needs to become aware of laws which aid the consumer.	Invite a lawyer or other person active in consumer affairs to interpret laws that affect the consumer. Allow time for a question and answer period. What laws does Louisiana have to aid the consumer?	Write a "thank you" note to the speaker expressing how this talk increased their understanding of consumer laws. Appendix L

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Consumers need to be informed about warranties and guarantees.	Define warranties and guarantees. Bring to class a guarantee or warranty. Compare guarantees and warranties. Discuss their values. "Sears Catalog" Role play a situation, such as: "Washing machine breaks down when machine is less than 2 years old..." Read warranty from washing machine to see if this problem is covered. Invite a manager of an appliance service or appliance repairman to talk on, "Common causes of breakdown of appliances," or interview repairman and report to class. Locate operations manual for washer and/or dryer in the department. Have one group report and demonstrate use of this machine. Discuss how improper use of the machine affects warranty and guarantee. Make a file card for all equipment in the department. Note warranties and guarantees. Cards include: Serial number, motor number, date purchased, place purchased, address of manufacturer, original cost, source of service, repairs made and date of repairs. Home project: Study manuals for equipment at home. Make card file for equipment. Explain the type purchases for which guarantees are most important.	Explain exactly what a warranty means to a buyer in 25 words or less. Ask class to operate washer and/or dryer. Judge adequacy of file for home project, based upon required card information.

MAJOR CONCEPTS TO BE EMPHASIZED:

Managing family resources

BEHAVIORAL OBJECTIVES:

Become aware that the manner in which resources are utilized determines a family's standard of living.

Evaluate the relationship of education to job opportunities.

Create interest in some career opportunities.

Understand the relationship of real income to family style of living.

Acquire some ability in the use of family income.

Become aware of the uses and advantages of money, banks, savings and their influences on family security.

Understand the various kinds of insurance and their value to families.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
An individual's resources may include money, income, skills, time, energy, talent, knowledge, ability, attitudes and possessions plus goals and services provided by his family and community.	Define the following terms: money, income, resources, attitude, standard of living. See Glossary of Terms, Appendix Q	Give a written test on definitions of words.
	Interview grandparents or an elderly person to determine how standards of living changed over the last fifty years.	Students explain reactions of persons interviewed.
	Report on the different standards of living from articles read in books, magazines, newspapers, etc.	
	Compare the differences between the following statements: A family's standard of living is based on its income. A family's standard of living is based on its values and goals.	List information gained from comparisons.
	Role play the problems that may arise if: a high school boy or girl works.	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Education and training increase opportunities to work and earn. Information about job opportunities is available.	mother works. a mother of a young child works. Investigate some sources of information about job opportunities: guidance counselor newspapers employees friends, neighbors or family Class discussion on ways in which real income may be increased and how talents can be used. Examples: A teacher taking in sewing or a high school student baby-sitting. Interview a guidance counselor about the community's vocational training opportunities. Investigate training needed for specific jobs and if possible interview employers about jobs. Read publications of job opportunities in the guidance office. Write for resource materials on career opportunities and qualifications for jobs. Begin collecting other materials for career folders. Make a list of sources of job information in the community. Example: Agencies, Chamber of Commerce, friends, etc. Invite a representative from vocational trade school to discuss job qualifications, opportunities, U.S. Employment Service, etc. Discuss. Investigate references to find out average life time earnings of persons with: high school education college degree drop-out	Check students' ability to identify jobs which require home economics knowledge and skill. Compile information in a notebook. Each student make a career folder on two careers of interest to him or her. Students collect information. Buzz sessions on findings. Objective test on material covered in the talks.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
	Compare the cost of time, energy and money involved in obtaining a college degree or special vocational training with that of a high school education. Observe Filmstrip 6 C Debate these ideas: How they feel about job interviews? What jobs have they applied for? What questions have they been asked? What incidents made them feel uncomfortable or comfortable? Would you dress or act differently the next time? Discuss the different kinds of information they might be required to give when applying for various jobs. Examples: waitress, camp counselor, etc. Use points from debate to stimulate discussion. Draw some conclusions from the discussion that can direct students' thinking about the importance of education.	Write up an interview for a job of your choice. Have panel of judges evaluate the debate and list best points from both sides. Develop a checklist for job interviews. Quiz on job interviews.
Real income is the amount of goods and services that can be bought with money income.	Define: types of income money real income psychic income View film "Managing the Family Income," Filmstrip 5 B Students identify various sources of family income. Listen to school psychologist or social worker make clear that psychic income cannot be measured in money, but in satisfaction, such as: mother cleaning the house making a pie daughter cutting the grass success in school or in grade others.	Test on managing income.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
The home manager and family members are faced with the problem of which resources to use, such as talents, skills and abilities, money or services of others paid for or performed by family members. There are two types of resources: human and non-human.	List a number of services you perform such as setting your hair, pressing your clothes, etc. Estimate the monthly dollar value of these services. Consider other members of the family and how they supplement the income through their services and resources. Discuss the following: Time you have for home production or service and time required to perform the task. The quality and availability of the product wanted. Time it would take to produce the product commercially. Skills and abilities of family. Equipment and supplies available. Money or credit available. Comparison of the cost of home goods to commercial goods. Discuss the two types of resources: human--knowledge, abilities, skills, attitudes. non-human--time, money. Discuss: "Human resources are more important in forming attitudes toward methods of money management." versus "Non-human resources are more important toward methods of money management." Identify other sources of family income such as: dividends, inheritance, gifts, interest, salary, wages, profits and tell how they fit family situations. Book 5 Examine a pay check. List amounts taken out of check. Discuss: What do we mean by take home pay?	Multiple choice test on information received from discussion. Objective test over types of resources.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
A budget involves estimating and planning the use of income.	Differentiate between fixed and variable expenditures. Look in Appendix F for family spending record and work out family spending plan. Collect and evaluate as many different kinds and types of budget forms as you can obtain from banks, finance companies, magazines, books, corporations, etc. Make a plan for budgets to include the following: estimated income fixed expenses proposed savings variable living expenses emergencies Teaching Aid 6 J Plan a personal budget for the next month. Use examples given in Book 14, pp. 67,68 and 71 Plan budget to meet your needs. Appendix C Discuss budgeting for the following families: newly married couples double income irregular income inadequate income to meet needs Plan budgets for families of various income levels. Example: Family of 4 with an income of \$400 monthly. See Filmstrip 5 A Listen to a credit counselor discuss money problems which develop from failure to plan expenditures of income. Panel discussion on money pitfalls we encounter:	Check results of individual's work on different forms collected. Buzz session after film.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Savings, insurance and investments are ways to provide family resources.	young couple--no child young couple--young children couple with teenagers middle age or retired couple. List reasons and advantages of saving. Book 5 Investigate various methods of saving money, such as: credit union savings account insurance social security retirement. Visit a bank to hear a banker discuss banks and bank services. List services that the bank offers depositors. Collect information from banks in your community. Also leaflets and pamphlets about United States bonds. Discuss the information found in the pamphlets. Observe and listen to a bank representative discuss: how to open a checking account how to open a savings account. Study and practice using printed forms secured from: banks insurance. Use the blank checks so that students can practice writing checks. Watch Film 1 Discuss this problem: Cindy spends \$5.25 each week for between meal snacks. Cindy had decided to reduce the amount to \$2.00 and save the difference. How much will Cindy save in a month, half year and a whole year?	Examination of checks written by students.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Providing for family security is part of the financial plan.	Discuss whether or not her decision was a wise one. Make other plans for saving on your own present allowance. Discuss why the safe storage of valuable family papers is a part of family security. Identify records that you think need to be protected. Prepare a brief report on "Why Save?" Read some of the reports in class. List reasons for saving again. Invite an insurance agent to class to discuss different types of insurance available. Explain these terms: common mutual funds, bonds, social security, annuities, pensions, interest and dividends. Using some examples of life insurance policies in class, explain some of the terms used in policies. Class divide into groups and emphasize the importance of life insurance in the United States. Stimulate interest with these questions: (Each group take one question.) What are the three basic forms of life insurance coverage? Why is the average amount of life insurance held by males 18 years old or over higher than that held by females 18 years old or over? Do you think the reasons for this difference are good ones? Other questions.	Five minutes before end of class, have students write statements telling what they have learned. Objective test on terms.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Health insurance is necessary for hospital, surgical, regular medical, major medical expense and loss of income protection. Complete automobile insurance coverage includes four types of protection: liability, fire and theft, collision, and medical payment.	Define these words: premium beneficiary policy Observe Filmstrip 4 A Discuss the problems each case presents. Ask a local Blue Cross representative to explain to class the need for health insurance. Bulletins and Pamphlets 3A, 3B Gather information about the medical care program and present findings. Prepare a bulletin board display to illustrate the need for the four types of automobile insurance. Example: pictures of accidents Listen to a resource person explain different types of car insurance. Filmstrip 8 Obtain a copy of your family's home owners' policy or fire insurance policy if possible. Answer the following questions: What items are covered by the policy? What does the insurance cost? What is the amount of coverage on each kind of property (house, furniture)? What acts by the policyholder would render the policy void? What is the term and expiration date of the policy? Obtain a copy of an automobile policy and answer these questions: When does the policy become effective? What is the maximum amount of damage the insurance company will pay for each risk insured?	Questions to ask students to answer in notebooks: 1. What items are covered by health insurance? 2. What determines the premium rate on a policy? 3. How do insurance companies protect themselves? 4. What requirements must one usually meet to get into a hospitalization or group plan?

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Each student will need their Social Security No. for college, selective service and for a driver's license. Leisure time is a resource that can be used to give satisfaction and happiness.	What is the total cost of the policy? What is the cost for each of the various risks insured? Are there any restrictions in regard to the use of the car? Are passengers riding in the car covered in case of accident? What responsibilities does the owner of the car have to give notice of loss or damage? If a suitcase or a gift package ~~were~~ stolen from the car, would the loss be covered by theft insurance? If the driver ~~were~~ breaking a law when an accident occurred, would the losses be covered under the policy? If a policyholder ~~were~~ driving a friend's car and had an accident, whose policy would cover the loss? Is the insurance active when an unlicensed or underage driver is using the car? Watch Film 3. Discuss film. Resource person from Social Security office explain the benefits from Social Security. Students apply for Social Security number if they do not have one. Discussion on how sharing work in the home can be helpful to everyone in the family, so that each person can spend time on their own individual interests.	Note evidence of interest shown in getting a Social Security number. Explain the statement, "Leisure time costs money."

MAJOR CONCEPTS TO BE EMPHASIZED:

Consumer credit

BEHAVIORAL OBJECTIVES:

Understand the meaning of credit.

Respect the value of mutual trust.

Understand the laws concerned with consumer credit.

Develop knowledge of ways wise use of credit can enhance an individual's or a family's standard of living.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Credit is an economic tool that consumers use in everyday life.	Take a "Consumer Credit Pre-Study Inventory Test" Sample included in Appendix J Teaching Aid 6 D Discuss meanings of words in pre-test. Show Film 2	
Credit is an agreement between the purchaser and creditor to pay in the future for immediate use of goods, services and money.	Discuss the importance of credit in America's economy. Book 14 Teaching Aid 7	Use open-end statements to test word meanings. For example: Jerry Jones is credit manager of a store. It is his job to check and approve
Credit is available from many sources.	List sources of credit students have had extended to them. These could include parents, brothers, sisters, credit cards, stores, friends. List reasons for using credit, bringing out: convenience monthly utilities, etc. investments for good living meet peak-load conditions finance periods of deficit effect	(credit applications) "Quickie Test". Name as many kinds of credit as you can in five minutes.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Credit involves mutual trust. Persons with "good" reputations for making payments have less trouble in securing credit. The lowest dollar cost of credit need not be the only consideration.	savings Book 14 Pamphlet 8 B Students present skit or play: "Who Gets the Credit?" National Consumers Association. Teaching Aid 6 H Invite a local official from the Credit Bureau to explain the importance of credit ratings. Fill in credit applications either brought by the speaker or supplied by the teacher. Appendix B View Film 2 B Define the "3 C's" of Credit: C haracter C apacity C apital Book 14 Investigate credit services of local retail stores, banks and other institutions. Bulletins and Pamphlets 10 A, 10 B Discuss the differences found in services and interest rates. Discuss how applicants are rated for credit. Discuss the importance of: computing the cost of credit. shopping around for credit that is best for individual needs. Teaching Aid 6 D Compare different firms that either lend money or finance goods. Discuss factors to be taken into consideration such as: helpful guidance dependability convenience length of terms	Give five key questions from the play. Use film evaluation in Appendix G Give a situation type test to have students analyze the need for credit and the importance of the choice of a creditor.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
A wise consumer understands laws concerning consumer credit.	integrity of the place of business Books 11, 14 Pamphlet 8 A Invite a local attorney to talk on topics such as: Contractual agreements Wage Assignment Garnishment of wages Penalties Add-on Other provisions Declaration of bankruptcy Truth in Lending Law Retail Installment Sales Act of 1967 Consumer Fraud Acts of 1961 and 1967 Amendments Discuss what these mean to consumers. "What You Ought to Know About Truth in Lending." Pamphlet 3	
Learning how to use credit wisely may enhance the individual's or family's standard of living.	Investigate the many kinds of credit, such as: open charge budget account revolving account service credit installment buying cash loans various kinds of mortgages	Use open-end statements to test student's understanding of different kinds of credit available.
There are many kinds of credit available today.	Discuss fully the differences in different kinds of credit. Appendix H Teaching Aid 6 Book 11 Have a resource person from a retail store talk about the kinds of credit. Include how a person gets credit. Bring out the interest and carrying charges and how they are computed.	
The wise individual uses comparative methods in shopping for credit.	Compare the cost of buying an item for cash and buying the same item on credit. List the advantages and disadvantages of credit. Appendix I Book 14	Write a short paper on "What Credit Has Meant to Me In My Lifetime."
There are times when it	Work out problems that show the	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
is advantageous to use credit.	"end" cost of articles bought using several forms of credit. Discuss how young persons can evaluate their situation and use their credit wisely. Book 14 Teaching Aid 6 D	Write a composition showing how and when young couples can wisely use credit to build a higher standard of living.

MAJOR CONCEPTS TO BE EMPHASIZED:

Consumer buying skills--Decision making

BEHAVIORAL OBJECTIVES:

Recognize factors that affect consumer choices.

Know the steps involved in decision making.

Apply decision-making processes to consumer buying.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
The buying of goods and services requires choice making.	Read Book 14, pp. 44-52	
Decision making is closely related to one's philosophy of life.	Discuss the steps in problem solving. Use flannelboard or chalkboard. Book 7, pp. 39	
Decision-making skills might be acquired by following these steps: Recognize whether or not a real problem exists. Face the problem. Seek the cause. Decide upon a goal or course of action. Begin working in a positive way to carry out the plans for solving the problem.	Ask volunteers to prepare a bulletin board based on steps in problem solving. Use situation to give experience in applying steps in problem solving. "John has invited Mary to a spring formal. He wants to send her a corsage, have money for transportation, refreshments at the dance, and possibly a mid-night breakfast. He has \$10 saved."	Use problem-solving steps in seeking the solution to the problem. Write and hand in.
Lack of education and impulsive buying are basic problems in consumer decision making.	Analyze the problem by applying the five steps of decision making. Appendix A	
Important factors that influence consumer decision making are income, availability of goods, advertising, customs, fashion, imitation and desire for	Divide sheet of paper in two columns. List in one column possible income or resources. List in other some immediate wants. Using the list of wants, tell what made you want it. Book 14, pp. 47-52	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
social approval. Custom probably has the strongest influence on the consumption of food and clothing. Custom can cause hardships for the consumer. Planned obsolescence is a system by which a manufacturer adds new features to his product or radically changes its design periodically in order to encourage consumer buying.	Discuss how customs influence choices of foods and clothing. Show a picture depicting a holiday season such as Christmas. Tell why holidays affect our spending. Name other customs such as weddings, funerals, community celebrations and discuss ways families can handle these situations with taste and maintain sound finances. List new features on the current models of: automobiles refrigerator sewing machines guns Discuss new features in appliances to determine whether they make the item more functional.	Select one item to evaluate. Write evaluation and hand in.

MAJOR CONCEPTS TO BE EMPHASIZED:

Consumer buying skills--planning

BEHAVIORAL OBJECTIVES:

Determine needs by using problem solving technique.

Relate quality characteristics of an item to its purpose.

Read and evaluate advertisements.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Planning can be a means of improving buying skills.	Read Book 14, pp. 150-167	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
An efficient shopper decides on his needs, decides quality characteristics desired, reads advertisements and makes a shopping list before beginning to shop. Long range plans are important when permanent or long-lasting goods are bought. There is some correlation between price and quality of goods. Two mental processes essential in buying are: Define purpose of buying Identify quality that serves purpose.	Select a specific product that you might one day buy as a car, refrigerator, stereo or sports equipment. Collect information about the product and put in a notebook. Consider: How will the purchase of the product fit in with needs and long-range goals? Does the product lend itself to organized long range planning? List important quality characteristics wanted in the product. Make a rating scale and score various brands of this product. Compare price with quality. Use <u>Changing Times</u>, <u>Consumer Reports</u> and <u>Consumer Bulletins</u>. Share personal and family experiences of ways of fitting purchases into long-range plans.	This study may be conducted over a period of several weeks and a final report made to class.
When a single purchase is to be correlated with a whole program, the basic steps taken are: 1. take an inventory of what you hope to achieve. 2. look ahead to what you hope to accomplish.	Discuss ways to correlate a single purchase such as a sweater with a whole clothing plan. Make a wardrobe inventory of clothing to determine what purchases are needed for a season. or Make a plan for priority buying of fishing supplies.	Evaluate plans by logic in decision-making. For instance, a tackle box should probably be purchased before bait so there would be proper storage to care for further purchases.
It is helpful to keep a pocket size book for shopping data, for shirt sizes, brands, sleeve lengths and stores where a certain brand item can be purchased.	Discuss types of information students need when shopping. List in notebooks.	
The greatest value in making a shopping list	Discuss advantages of making a shopping list.	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
probably lies in the thinking one does while making it.	How could this possibly help save money?	Evaluate why they sometimes spend much more for the item than originally planned.
A list can help one to avoid impulsive buying.	Students tell some items bought impulsively while on a trip to the store for bread.	
Time and energy are tools that can be used to improve shopping skills.	Discuss ways time and energy may be used to improve shopping. Organize the following list of errands for greatest efficiency in your neighborhood: 1. Go to library. 2. Take clothes to cleaners. 3. Buy groceries. 4. Buy gasoline. 5. Buy goldfish food. 6. Buy some stamps. 7. Pick up cleaning.	Answer these questions to evaluate: Did you call library to see if book was in the stacks? Did you pick up clothing when you left soiled clothing? Did you avoid doubletracking? Did you shop at stores on your route or convenient to neighborhood?
Collecting and studying information can contribute to making wise decisions.	Review some sources of information for the consumer. Tell how this information contributes to making wise decisions.	Observe level of management.

MAJOR CONCEPTS TO BE EMPHASIZED:

Consumer buying skills--collecting and studying information

BEHAVIORAL OBJECTIVES:

Improve buying skills by collecting and studying information prior to shopping.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Advertising furnishes information about goods and services. However, it can be harmful to consumers, for advertisers	Use mounted ads, from newspapers and magazines showing examples of appeal. Paste ads, on sheet of paper and write short paragraph under each to indicate reason for product appeal.	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
in their eagerness to sell their products frequently resort to subtle, highly emotional appeals that confuse the consumer and persuade him to buy things that he does not need or want. Advertisers persuade consumers by appealing to the basic urge of social approval and by advertising their products in a manner as to suggest they help satisfy these desires. To use advertising skillfully the consumer needs to be able to get the greatest possible amount of information from advertising. A thoughtful consumer can use advertising to help himself and other consumers by: Avoiding appeals not attuned to his best interests. Getting as much accurate information and guidance from ads. as possible. Helping improve future advertising.	Visit stores and evaluate products advertised. Report to class on the validity of ads. Assign several students to read a current book about consuming habits of people in the U.S. (Vance Packard's <u>The Waste Makers</u>.) Review book for class. Set up criteria for judging advertising. List products advertised on "prime time" TV shows. Invite resource person from commercial department of TV station or newspaper to discuss psychology of advertising and where it plays a part in communications. Collect newspaper and magazine advertisements and rate them according to helpful information provided. Discuss advertising from the consumers' point of view and from the sellers' point of view. Display a bulletin board divided into two sections: "Advertising Useful to the Consumer" and "Advertising Useless to the Consumer."	Students evaluate 5 advertisements given to them. Use the criteria for judging advertising. A rating scale could be used.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Careful and scientific research has replaced advertisers' dependence on hunches and informal guesses. Prime locations for impulse goods are usually high-traffic areas such as store entrances and check-out counters. Goods displayed at eye-level are frequently sold more quickly than goods that are not so easily seen. Comparative shopping by the consumer helps to meet his needs and wants. Retail outlets differ in policies, merchandise, services and prices. The price of an item is important, but many factors need to be considered when deciding where to buy a particular item such as service, free delivery and maintaining the free enterprise system.	Compare the differences between impulse buying and planned buying. Give examples of kinds of goods usually purchased on impulse and those usually purchased as a result of planning. Give ways displays of merchandise encourage impulse buying. Observe shoppers in supermarket for buying habits. Were items added to shopping cart while waiting in check-out line? Choose several food items, several common household items and several kinds of appliances for the purpose of comparing prices of various items. Make certain that each item is assigned to more than one student. Compare price pertinent to item or price per weight. Report on features of each item. Select one item of interest and compare prices of identical items from various types of stores, catalogs, specialty shops, etc. Give 3 reasons why items may be priced differently. Discuss differences in discount, wholesale, chain and independent stores. Discuss some factors in pricing in the different stores. "Using Labels As Buying Guides" Book 14, pp. 202	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Labels can be valuable sources of information for the consumer because they are right at the point of sale.	Continue the Buying Guide Project begun earlier in unit and have students begin searching for labels for products they have chosen. Mount them in notebook and check for information.	Paper and pencil test on labels.
The most common types of labels are grade labels and descriptive labels.	Committee of students compile a display of labels in the following categories: Foods Clothing Carpets Cosmetics Medications	
Labels are required by law to be truthful and to list certain pertinent information.	Each group analyze the labels and relate to government regulation or law.	

MAJOR CONCEPTS TO BE EMPHASIZED:

Consumer buying skills--foods

BEHAVIORAL OBJECTIVES:

Recognize the importance of good buying to the nutritional and economic health of the family.

Desire to learn more about the principles of purchasing foods wisely.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
The wise consumer recognizes the importance of food to the nutritional and economical health of the family.	Discuss: "What is the average percent of income spent for food by moderate income families? For low income families?" Show "Be A Better Shopper," Filmstrip 2	
Appetizing and nutritional foods can be provided on most levels of income.	Invite Extension Specialist to present information on planning food purchases within varying food budgets.	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Much of the food dollar may be spent on non-essentials which contribute little or nothing to family nutrition.	Compare the major differences between food purchases under generous, moderate and low budgets. Divide class into groups of two or three persons to do research or interviews and report reasons for the following steps: 1. Plan ahead to avoid haphazard spending. 2. Practice comparison shopping. 3. Plan shopping time to take advantage of weekly specials. 4. Buy staple foods in large quantities. 5. Select grades of foods according to expected use. 6. Compare costs of similar items; check weights, varieties and unit costs. 7. Select the most economical source of a food nutrient. 8. Buy foods that are in season. 9. Prepare foods in a way to preserve maximum food values. 10. Store foods properly to avoid waste. Discuss: "What foods can be considered 'non-essentials' in that they contribute a low value of nutrients?" Examine actual grocery lists and cash register tapes. Check off non-essential foods and total amount spent for them. "If an equivalent amount were saved on each grocery bill during the year, what would be the annual savings?" Discuss: "How do individual moods affect food shopping?" Present original skits to illustrate the following types of shoppers: 1. the hungry shopper 2. the tired shopper 3. the hurried shopper	Complete the following statement: "Money saved through careful food shopping depends upon the shopper's willingness to ____"

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
	4. the wise shopper 5. the impulsive shopper.	

MAJOR CONCEPTS TO BE EMPHASIZED:

Consumer buying skills--clothing

BEHAVIORAL OBJECTIVES:

Recognize factors that affect clothing cost.

Discriminate between good and poor fabric qualities.

Relate clothing expenditures to goals, values and income.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Clothing needs can be weighed against other needs when contemplating available money.	Discuss the concept, "Clothes make the man." Discuss: "Clothing requirements for your job should be given priority over all other clothing since people's dress is related to income."	
Activities determine an individual's clothing needs.	Make an inventory of your clothing needs based on various activities. Book 14 Discuss types of clothing which make up a suitable wardrobe (shoes, shirts, dresses, coats, bathing suits, hose, blouses, etc.) Determine your clothing needs. Example: For work For social activities For leisure.	
Clothing expenditures can be flexible.	Make a clothing purchase plan. If you could purchase only one outfit, what would you buy now?	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Clothing experts contend that clothes quality is given preference over quantity. The best clothing dollar value is usually found in the medium price range. Before final choices, consider carefully cost, durability, color, style and how the clothing will harmonize with the rest of one's wardrobe. The life of clothing can be prolonged by proper care. Clothing values can be judged by quality, style and price. A plan for keeping clothing purchases within a planned budget can result in effective use of this portion of the consumer's income.	List considerations when establishing priorities of needs and wants of clothing items for the family. Discuss fibers, fabrics, work, workmanship and clothing care. Interpret information given on labels as Permanent Press, etc. Suggest some ways that money might be saved on clothing items as a result of proper care. Make a score card by which clothing purchases could be judged. Estimate the amount that your family spent on clothing for you this year. What amount is spent on other family members? Discuss: Food and shelter expenditures are usually fixed. Clothing costs vary from little or nothing to a great deal.	Use the score card to judge buying skills. Evaluation: What satisfactions and services have you derived from your clothing investment? Paper and pencil test.

MAJOR CONCEPTS TO BE EMPHASIZED:

Consumer buying skills--housing

BEHAVIORAL OBJECTIVES:

Recognize the need for housing standards to be adjusted to available income.

Develop social awareness of the standards of living for other families in the community.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Housing is the second largest item in most family budgets. Housing includes fuel, light, refrigeration, water, household operations, furnishings and equipment. Most single people prefer living in rented apartments because their housing needs do not warrant the investment and responsibility of owning a home. Apartment living usually enables people to enjoy the maximum in convenience and comfort with a minimum of effort and investment. A majority of young couples begin their married lives in rented apartments. Compromise is often required in choosing an apartment because of financial status, convenience desired and location desired.	Discuss what is inferred in the word housing. Make a list of the types of housing available in the community. Example: Mobile homes, apartments, single family residences, etc. Discuss: "Most young couples begin their marriage life in a rental home." What reasons can you give for this? Invite real estate agents to participate on panel with the topic, "Advice to the Newlyweds ...How to Get the Most From Your Housing Dollar." Examine available data to determine the median amount of money paid per month for housing by newly married couples in the community. Discuss the priorities to consider in selection of housing for a young couple in college.	
Standard of living of families in a community is reflected in their choice of housing. Variable factors that the consumer considers when he analyzes his housing needs are his employment status, his current financial	Discuss: Factors related to choice of housing at particular levels of incomes. Discuss ways housing needs change as the family cycle changes.	Complete the following: A. A young man just out of college, working full time in a

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
obligations and costs of home ownership.		town some distance from his parents' home, probably should rent a furnished room or apartment because.... B. A young couple with two children and a modest savings account probably should buy a home because ...

MAJOR CONCEPTS TO BE EMPHASIZED:

Consumer buying skills--transportation--buying an automobile and maintaining it

BEHAVIORAL OBJECTIVES:

Weigh the buying of an automobile against other values obtainable with the same funds.

Recognize the need for a car, its uses and the cost of financing, operating and maintaining it.

Learn the risks involved in purchasing a car.

Comprehend fully the costs of financing an automobile.

Learn how to judge a good value in both a new and/or used car purchase.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
The consumer who begins car ownership in his early twenties will expend between \$25,000 and \$45,000 during his lifetime for the privilege of automobile ownership.	Make lists of advantages and disadvantages of buying new and used cars. Bulletin and Pamphlet 4 A, pp. 12-13 Have students bring magazines and/or ads dealing with new and used cars.	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Whether to buy a new car or used car depends upon: (1) individual's economics resources; (2) personal likes and dislikes; and (3) his desire for status in the community. A new car provides: Pride of ownership Lower operating costs Lower maintenance Greater reliability Innovations New car warranty. A new car involves: Larger initial cost Greater financing charges Questionable innovations Greater depreciation during first two years. A used car provides: Lower initial purchase and finance charges Lower depreciation Questionable if any warranty. A used car involves: Higher maintenance and operating costs Increased difficulty in securing and financing cost Larger finance charges Less reliability. New cars depreciate 29% in value the first year; used cars depreciate at a slower rate than new cars.	Obtain brochures of manufacturers' literature from new car dealers and have students analyze and criticize them. Have students obtain and appraise new and used car warranties. Ask a dealer who handles both new and used cars to discuss ethics of salesmanship from his point of view. Students survey reactions of adults in their neighborhood who have bought new and used cars. Book 11, pp. 125-138 Discuss the relation or differences between personal desires and needs regarding transportation.	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Promises and/or statements made by a seller regarding any product needs to be in written form.	Distinguish between warranty and a sales statement (purchase agreement).	
The buyer needs to understand exactly what a warranty contains.	Relate experiences they or parents have had with car dealer's or manufacturer's warranties.	
A seller is bound by a warranty to the extent of statements of fact he makes about the goods he sells.	Discuss--Opinions regarding the protection offered by warranties.	
New car warranties provide broader protection for a longer period of time than used car warranties.	Assign committees the task of evaluating warranties of new and used cars.	
A warranty is only as good as the firm behind it.	Compare warranties made by the "Big Three" car manufacturers.	
The element of time in car warranties is of utmost importance.	Compare the warranties on a foreign car with an American made automobile. Bulletin and Pamphlet 4 A	Read a warranty and tell exactly what protection is provided.
Payment of a fee to an independent mechanic for testing a used car is a good investment in the long run.	Ask car dealer to discuss the major considerations in selecting a good used car. Explain what is meant by: Testing "on the lot" and Testing "on the road."	
A car owner needs to anticipate cost of car repairs and replacements.	Make estimate on costs of replacements and repairs which include: Valve replacements Brakes relined New master brake cylinder Two new tires. Resource: Service Department	

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Comparative shopping for a car is a must. Consumers seldom get a "lemon" if they make a quality check before purchasing. Price alone is not usually the sole criterion for making a car purchase decision. The consumer needs to consider the seller's reliability, the problem involved in maintenance service and other factors that enter into the determination of the value of the car. When buying a car, the consumer takes into consideration the cost of car, climate, insurance rates, location, use and gasoline costs.	Obtain costs for the work listed from the local dealer, servicemen and reference materials and compare student estimates. How could this be financed? Divide into groups and visit various dealers for the same make, year and model of car. Make a comparative chart of prices quoted by various dealers. Consult parents to get information about car prices, names of reliable dealers of the family's car purchases. See demonstration of features of new car. Ask the car dealer to discuss the major considerations in selecting a new car. Estimate the cost of traveling 50 miles to have a car serviced by a dealer located out of town. Might this expense affect a buying decision? Show need for considering over-all values as well as price. List various costs that are incurred while operating a car. Classify these as to fixed and variable cost. Invite or interview an official concerning safety inspection of automobiles.	Evaluate prices based on condition of sale. Given a certain income level, and family situation, decide on the best transportation for the amount of money available. Give reasons for your decision.

MAJOR CONCEPTS TO BE EMPHASIZED:

The effects of consumer decisions on individual and family life

BEHAVIORAL OBJECTIVES:

Evaluate the decisions made by self and family.

Be able to make decisions depicting various levels of reasoning.

Understand that families have differences.

Judge how differences affect the economics and social welfare of the family.

Understand that consumer decisions bring consequences that may be either good or bad.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Making consumer decisions reflects varying levels of rationality.	Review the steps in decision-making. See Appendix D for important ideas to remember about decision making. List some of the many things that class members have to decide each day and how the decisions made do not involve the same amount of thinking.	Objective test on terms.
The factors that influence individual and family life need to be considered before decisions are made.	Review the different factors that can influence choice or decision making: money income, availability of goods, advertising, habits, customs, fashions and desires for social approval. Book 14, pp. 44	
The ability to make decisions can be learned by making decisions that require thought and reasoning.	Clip from newspapers and magazines some examples of advertised products that might be bought for one or more reasons. Two groups debate whether habits, customs, imitations, emotions are good or not good for consumers. Discuss problems where decisions have been made on the basis of feelings rather than reasoning. Discuss the consequences good or bad.	
		Write a paper listing: (2 each) habits, customs, etc. Decide if good or bad and give reasons.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Decision making is a means of resolving family differences.	Brainstorm to describe situations requiring a decision which has given you satisfaction or frustration. Examples: being happy over your decision to buy a new dress. frustration over buying a pair of shoes too small. Role play a problem situation where a young couple has over-bought. Example: A couple who had just married opened a 30-day charge account at two department stores. Barbara, the wife, found herself increasingly susceptible to the temptation of "charging a thing or two on the way home." Today she received bills for \$48.00 and \$56.00. Both are due in 10 days but her discretionary income for the month is only \$70.00. Make some suggestions on how she could solve her problem. Discuss how Barbara's careless decision could lead to: Family arguments Conflict of values between family members Repossession of goods Garnishment of wages. Prepare bulletin board and use puppets to act out problems encountered where people did not consider their decisions carefully. Read from chalkboard several possibilities for a couple in these circumstances such as: a. Wife could go to work. b. Go on welfare. c. Sue the company. d. Others.	Identify those decisions that are emotional. Use case study for evaluation device.

Subject Matter Content Generalizations	Learning Opportunities and Resources	Evaluation Procedures
Satisfactory decisions are influenced by knowledge of alternatives.	Answer these questions: 1. What would you do if you had this problem? 2. Does it help to write down your ideas? 3. Do you think it helps to think through and express what some of the possible choices might be and their consequences? 4. How can we think through and predict what would happen if it were tried? 5. How can we know if we decide on the right course of action? Analyze the following case study and arrive at a solution for the couple: Fred and Esther are a young couple who have a baby a few months old. Fred has worked as a carpenter's helper for a year. They have no savings or accident insurance. Fred had an accident and broke his leg which will disable him for three months. They are faced with the possibility of no income. What shall they do? Teaching Aid 3, pp. 37	Write a case study of your own similar to this couple. Work out using problem-solving approach.

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*In Teacher's Kit.

APPENDIX A

Robert and Betty MacIntire have been married the four years since they graduated from college in 1965. Upon graduation both accepted secondary positions in a local high school--Robert teaching science and Betty teaching English. At that time their combined incomes were \$11,000. As many young couples do, they wanted to live on Robert's salary and do many other things with hers. During the first year they used her income for repayment of college debts, \$2,000, acquisition of necessary household goods, \$1,800, and last of all savings, \$700.

During their second year their combined income increased to \$12,200. This year they decided to save lots of money so that they could get all the things they wanted later on. By the end of their second year, they had \$3000 in savings, the college debts were repaid and Betty retired to have their first child, Bobby, in October, 1967.

Robert's third year salary was \$6500. During the year they "borrowed" \$150 from their savings account for baby needs (furniture, etc.) and replaced it with \$500. In the spring, Robert became tired of teaching and was offered a \$2500 grant to work on his Master's degree--he gladly accepted for his fourth year.

During the fourth year, 1968-69, expenses went on as usual. Life insurance for Robert was first and was paid from savings. Soon after school started, Betty announced that their second child would be born in the spring of 1969. The same day in November that the car insurance bill arrived, the car refused to run. Christmas needs were arising, since they had allowed a rather long list to accumulate. Since money was becoming rather tight, Betty found several tutoring jobs and made a total of \$200 throughout the year. In March just after the second child, Bill, was born, Robert was offered a larger grant of \$3000 for another year of graduate school. His professors had complimented him several times and were encouraging him to seek a doctorate. At the end of the year he had completed 24 hours, but not his Master's. He was also offered a teaching position at a salary of \$6900 that would jump to \$7500 on the completion of his degree.

1. Evaluate as much as possible the decisions that were made.
2. What decisions were made?
3. What were the implications?
4. What decisions need to be made now? How?
5. What would be a good decision for the next year's plans?

APPENDIX B
SAMPLE APPLICATION FORM TO OPEN A SEARS REVOLVING CHARGE ACCOUNT

Mr. Name Mrs. _____		Print names of other members of family authorized to buy on your account. Duplicate identification will be issued.	
Miss (First) _____	(Middle) _____	(Last) _____	1. _____ 2. _____
Address _____		State _____	Zip Code _____
City _____	Age _____	Wife's first name _____	
Phone No. _____		Marital Status _____	
Number of dependents _____			
How long at present address _____		own _____	rent-furnished _____ Board _____ Monthly rent or payments _____
		rent-unfurnished _____	
Name of landlord _____		Street address _____	City and State _____
Former address (if less than 2 years at present address) _____		How long _____	
Employer _____	Street address _____	City and State _____	
How long _____	occupation _____	Social Security # _____	
Time card or badge number _____	earnings _____	(monthly, weekly) _____	
Former employer _____	how long _____		
Name of wife's employer _____	Address _____	Wife's Earnings _____	
Name of your bank _____	Street address _____	city and state _____	
Explain other income, if any _____			
Previous Sears acc't. (if any) _____	At what store. Acc't No. _____	Paid in full? _____	Date of final payment _____
Accounts at other stores 1. _____	2. _____	3. _____	
or _____			
bank loans, etc. _____			
Relative or personal reference _____			

APPENDIX C

PERCENT OF INCOME BREAKDOWN IN THE BUDGET FOR FAMILY OF FOUR*

	<u>\$400 a month</u>	<u>\$600 a month</u>
Food	29%	24%
Housing, including mortgage payment, taxes, insurance, maintenance, heating	26	23
Household maintenance, including cleaning, utilities	5	4.5
Household equipment	4.5	4.5
Clothing and upkeep	8	6.5
Medical care	6	5
Transportation and car	9	9
Personal care	2	2
Contributions and gifts	2	3
Advancement, reading, recreation	3.5	5
Miscellaneous	2.5	2.5
Savings and life insurance	<u>2.5</u>	<u>11</u>
	100%	100%

*After taxes

The Bureau of Labor Statistics estimates that a couple without children will need 66 percent of the cost for a family of four; a couple with one child will need 87 percent; a couple with three children, about 120 percent.

APPENDIX D

SOME IMPORTANT IDEAS TO REMEMBER IN USING DECISION-MAKING ARE: *

1. Weigh or evaluate alternatives not only against each other but against your own set of standards, values and goals.
2. Flexible standards can open more alternatives for consideration.
3. Each alternative is a course of action. Part of the evaluation process should be "dramatic rehearsal," or thinking through of consequences to be incurred with each choice--the more thorough the rehearsal, the more confident the decision.
4. Real and mythical facts about a situation will influence perception of situation.
5. It is important to follow the process step-by-step--solving a problem out of sequence can cause great psychological turmoil. e.g. Mary has 2 yards of 36" material that is imported cotton and she really likes it. She wants to make a dress, but she can't find a fashionable pattern in her size which fits the yardage available. She really counted on having that dress for this weekend's party and now can't decide what to wear.
6. Decisions are often made subjectively but rationalized in the objective; consequently, it is important to consider the emotional climate when making decisions.

*J.C. Penney, Decision-Making for Consumers.

APPENDIX E

TEST ON MANAGING FAMILY RESOURCES

QUESTIONS:

- I. On a separate sheet of paper write the numbers 1 through 8. To the right of each number place the mark (x) if the statement is true and zero (0) if it is false.
1. The quality of management determines how personal resources are utilized.
 2. Management is the strength and vigor you have to do whatever you choose to do.
 3. Goals are reached through the use of time.
 4. Management is skill in decision making that can be developed by an individual.
 5. Everyone has the same amount of time to use as he chooses.
 6. Values and attitudes determine how one chooses to use energy.
 7. Personal resource is organization which involves planning, preparing, and controlling.
 8. Procrastination is an enemy of wise money management.
- II. On a separate sheet of paper write the numbers 1 through 8. To the right of each number, choose the best term from Column B to correspond with the words listed in Column A.

Column A

1. time
2. choice-making
3. possession
4. energy

Column B

5. organization
 6. skills
 7. money
 8. skill in utilization
- management
resource
goal

- III. Janet has accepted the lead in a school play. Her parents are concerned about her grades in school. They realize that Janet is often tired, irritable, and not able to do all the things she is supposed to do. On a separate sheet of paper write the numbers 1 through 8. To the right of each number, write Yes or No for each of the following sentences as to whether or not they apply to Janet's situation:
1. Relationships are not influenced by the amount of energy and vitality a person possesses.
 2. Determining goals can influence the use of energy and choice of activity.

3. A time budget can help utilize energy to a greater degree.
4. Energy is affected by food, rest, exercise, and general health.
5. A list of jobs to do is a desirable management practice.
6. Snacks are a food habit that cause lack of appetite at mealtime and, therefore, a loss of energy.
7. A definite study time should be planned at a time when energy is plentiful.
8. Refusal to add another activity is the best way to conserve energy.

IV. On a separate sheet of paper write the numbers 1 and 2. Read the following situations and the possible answers. To the right of each number, write the letter that corresponds to the best possible answer:

1. Margo and Jim are a bride and groom who are selecting furnishings for an apartment and are beginning "housekeeping." Both Margo and Jim work and receive a weekly salary which is not enough to pay for all their needs and wants. Should they:
 - A. Use both pay checks to help pay for things they want and need.
 - B. Use Jim's pay check for needs and Margo's pay check for wants.
 - C. Set up short-range and long-range goals to help determine what and when to buy.
 - D. Use credit and installment plans for purchasing the desired furnishings.
2. Margo and Jim decided to have a budget because they felt it was advantageous to do so. Which of the following is not a step in planning how to spend money?
 - A. Know how much money you have to spend.
 - B. List the items that should be included in the plan.
 - C. Determine priorities and luxuries.
 - D. Establish a bookkeeping system.
 - E. Balance money between different items.

APPENDIX F

FAMILY SPENDING RECORD

April

Expenses	Estimate	Amount spent	Date	Comments
Fixed				
Insurance				
Newspaper				
Taxes				
Rent				
Electricity				
Telephone				
Water				
Variable				
Transportation				
Clothing				
Education				
Food				
Gifts				
Health				
Personal				
Recreation				
Savings				

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APPENDIX G

EVALUATION OF AN EDUCATIONAL FILM

What is our objective in looking at the film?

Title of film: _____

Directions: Read through questions--then look at film--answer questions at end of showing film.

1. What are the main things you learned from this film?

2. Is there anything in the film you did not understand? Yes _____ No _____
If there is, list.

3. Did this film show any relationship to other studies or experiences, for example, biology, nutrition? Yes _____ No _____
If related, name them.

4. Did the film show any relationship to your present-day life? Yes _____
No _____ Example:

5. Do you think the film helped meet our objective? Yes _____ No _____

6. Do you think you would understand the material covered by the film better if you saw the film again? Yes _____ No _____

7. Do you want to see the film again? Yes _____ No _____

8. Do you have any questions concerning the film? Yes _____ No _____
List: _____

Evaluated by: _____

Date: _____

APPENDIX H

GUIDES FOR THE WISE USE OF CREDIT

Shop for the lowest credit cost--in dollars and true annual interest rate.

Be absolutely certain that you will be able to meet the financial obligations you are assuming.

Use credit for major expenses only.

Read your credit contract thoroughly before signing it.

Never sign a contract that contains blank spaces within the printed text.

Determine whether immediate possession of the item you wish to own is worth the extra cost of the credit.

Make certain that not too large a portion of your discretionary income is allocated for credit payments.

If you require a loan, offer the best security possible so as to benefit from the lower rate of interest.

Steer clear of unlicensed lending agents.

Borrow the absolute minimum required to meet your needs, not the maximum that the lender offers.

When buying on credit be just as discriminating about the quality of the merchandise as you would be if you were paying cash.

Pay off existing debts before taking on new ones.

Be sure you are fully informed regarding all additional charges.

Obtain complete information about the lender's policy in the event that you may not be able to meet every payment on time.

APPENDIX I

ADVANTAGES OF PAYING CASH:

Sometimes merchants grant discounts to customers who pay cash.

The consumer is not tempted to over-buy.

The consumer can do a more efficient job of shopping. He is not restricted to stores in which he has accounts. If an article or price at one store does not please him, he can go elsewhere. He can save money and have a wider choice of goods.

By buying for cash the consumer is constantly aware of his financial status. He knows where he stands.

Stores which do not have the large expenses involved in granting credit can afford to sell goods at lower costs. By shopping at these stores the consumer often saves money.

Cash buying allows a greater margin of safety. The consumer who has no debts can use credit as an emergency cushion.

Psychologically it feels good to not have debts.

ADVANTAGES OF USING CREDIT:

Credit is a convenience. The consumer can order by mail or telephone and monthly bills make record-keeping easy.

The credit customer gets better service. Stores are careful to please credit customers. The credit consumer is considered a regular customer. Returning goods is made easier and orders may be made on approval.

Credit is established by use. The consumer who buys on credit and pays promptly is able to secure credit for emergencies more easily than the consumer who has always bought for cash.

The consumer is not restricted to the cash he has at any given moment.

APPENDIX J

CONSUMER CREDIT PRE-STUDY INVENTORY TEST

Instructions: Fill in the correct word:

1. Government uses (government credit)* to finance government services when expenditures exceed revenue. Business uses production or commercial credit to finance production and distribution of goods and services. Credit used by individuals and families to acquire goods or cash or services is called (consumer credit).
2. Credit obligations which the borrower repays in two or more periodic payments are called (installment) credit.
3. (Consumer installment sales credit) is credit by means of which an item of durable goods is bought and paid for by a consumer through periodic payments.
4. (Consumer installment cash credit) is credit by means of which money is loaned directly to an individual or family and repaid through periodic payments.
5. (Service) Credit is a form of non-installment consumer credit used to pay gas and electric bills, and to pay for the professional services of doctors, dentists, etc.
6. Thirty-day charge accounts in department stores and other retail outlets are a form of consumer (non-installment) credit.
7. (Mortgage) credit is long-term credit used by consumers to purchase homes.
8. In an installment sales credit transaction, an agreement that withholds title of an item of durable goods until it is fully paid for is called a (conditional) sales contract.
9. (Disposable) income is about the same as "take-home pay."
10. (Discretionary) income is the amount remaining from income after essential living costs have been taken out.
11. Your (credit rating) is an evaluation of your qualifications to receive credit; based largely on your past record in meeting credit payments.
12. (Assets) are everything an individual or a business or other institution owns that has monetary value.
13. The total of what a family owes make up its (liabilities) on the balance sheet.

14. What a family owes, subtracted from what a family owns, leaves that family's (net worth).

Note: Score 7 points for each correct answer. Perfect score (14 X 7) is 98.

*Words in parentheses are the correct answers.

FAMILY BUDGET WORKSHEET

For month of _____, 19__

This worksheet is designed to assist the family in planning and record-keeping. Families should compare their allowances in each area with averages shown in the Family Budget Slide Guide.

OTHER EXPENDITURES

[illegible]

HIS EXPENDITURES

SHELTER:



Rent or that part of payment on
home which is applied to interest,
repairs and property improvement,
real and personal property taxes,
fire insurance, etc.

[illegible]

Amount:

TRANSPORTATION:

\$

Carfare, automobile payments,
auto insurance, repairs, tires,
gas, oil, upkeep on car, etc.

[illegible]

Amount:

PERSONAL ADVANCEMENT:

5

Health, insurance, education, recreation, vacations, newspapers, magazines, books, hobbies, dues, state income taxes, baby-sitter, entertainment, etc.

[illegible]

Amount:

THEIR EXPENDITURES

TOTAL EXPENSE: \$ _____

Note: Copy totals from the three "HERS" columns, add and them put total at right--Do same for "HIS" and them add.

Item:	Amount:
Food	
House operation	
Clothing	
Total "HERS" budget	
Shelter	
Transportation	
Pers. Adv.	
Total "HIS" budget	
Total "HIS" and "HERS" budget	

SAVINGS, INS., CONTRIB. \$ _____

Savings accounts, retirement programs, stocks, bonds, payment on home mortgage principal. Contribution to church, misc. gifts, etc.

Item:	Amount:
Total savings and contr.	\$ _____

NET INCOME: \$ _____

Although payroll deductions may include savings, taxes, union dues, etc., it is simpler to ignore these deductions as items already budgeted, and to use the take home pay or net monthly income as the basic budgeting figure.

Item:	Amount:
Husband's monthly pay	
Wife's monthly pay	
Other regular income	
Other regular income	
Net Monthly Income	\$ _____

APPENDIX L

SAMPLE LETTER OF THANKS

Address

Date

Name

Title

Association or Organization

Address

City, State, Zip Code

Dear _____:

On behalf of the entire consumer education class of (insert name) High School, let me thank you for (insert--talk, tour and/or materials). Your contribution to the unit we are studying was most interesting and stimulating.

We appreciate your cooperation and generosity.

Sincerely,

APPENDIX M

GOVERNMENT OFFICES AND DEPARTMENTS

provide consumer information, materials and assistance. Check federal, state and local branches. See "U.S. Government Offices" in your telephone directory for local offices.

Department of Health, Education and Welfare
Washington, D.C. 20201

Office of Education
Washington, D.C. 20202

Public Health Service
Washington, D.C. 20201

Social Security Administration
6401 Security Boulevard
Baltimore, Maryland 21235

Consumer Protection and Environmental Health Service
200 C. St. S.W.
Washington, D.C. 20201

Department of Housing and Urban Development
Washington, D.C. 20410

Federal Housing Administration

Office of Urban Neighborhood Services

Department of Interior
Washington, D.C. 20240

Department of Labor
Office of Information, Publications and Reports
Washington, D.C. 20210

Department of Treasury
Internal Revenue Service
Washington, D.C. 20224

Federal Reserve System
Washington, D.C. 20551

Federal Trade Commission
Washington, D.C. 20580

National Commission on Product Safety
1016 Sixteenth St. N.W.
Washington, D.C. 20036

Office of Economic Opportunity
Washington, D.C. 20506

Post Office Department
Washington, D.C. 20260

Department of Commerce
National Bureau of Standards
Washington, D.C. 20234

Presidents Committee on Consumer Interests
183 Executive Office Building
Washington, D.C. 20506

Securities and Exchange Commission
Washington, D.C. 20549

U.S. Department of Agriculture
Washington, D.C. 20250

Special Assistant for Consumer Affairs
White House
Washington, D.C.

There are a number of excellent reference books and audio-visual aids covering all areas of consumer education for both student and teacher use. Rather than list them individually, since new titles are issued frequently and others are similarly revised, we suggest that you write to the publishers and film distributors with whom your school district is currently doing business. Most publishing houses will furnish examination copies of books and other materials which you feel would be especially relevant to the unit of study.

APPENDIX N

SOURCES OF ADDITIONAL REFERENCE MATERIALS FOR CONSUMER EDUCATION CLASSES

The following listing includes some of the many sources of information on consumer education:

ASSOCIATIONS AND ORGANIZATIONS:

American Bankers Association
90 Park Avenue
New York, New York 10016

American Bar Association
1155 East 60th
Chicago, Illinois 60637

American Home Economics
Association
1600 Twentieth Street N.W.
Washington, D.C. 20009

American Medical Association
535 N. Dearborn Street
Chicago, Illinois 60610

Association of Home Appliance
Manufacturers
20 N. Wacker Drive
Chicago, Illinois 60606

Better Business Bureau
(See phone book for address)

Chamber of Commerce of the
United States
1615 H. Street N.W.
Washington, D.C. 20006

Council for Family Financial
Education
277 Park Avenue
New York, New York 10017

Council on Consumer Information
University of Missouri
15 Gwynn Hall
Columbia, Missouri 65202

CUNA International
Box 431
Madison, Wisconsin 53701

Grocery Manufacturers
of America, Inc.
205 East 42nd Street
New York, New York 10017

Industrial Union Dept., AFL-CIO
815 Sixteenth St., N.W.
Washington, D.C., 20406

Institute of Life Insurance
277 Park Avenue
New York, New York 10017

Insurance Information Institute
110 William Street
New York, New York 10038

Joint Council on Economic
Education
1212 Avenue of the Americas
New York, New York 10036

National Association of
Manufacturers
277 Park Avenue
New York, New York 10017

National Association of
Secondary School Principals
1201 Sixteenth Street, N.W.
Washington, D.C. 20006

National Better Business Bureau
230 Park Avenue
New York, New York 10017

National Consumer Finance
Association
1000 Sixteenth Street N.W.
Washington, D.C. 20036

National Education Association
1201 Sixteenth Street N.W.
Washington, D.C. 20006

National Foundation for
Consumer Credit, Inc.
Federal Bar Building West
1819 M. Street N.W.
Washington, D.C. 20006

National Safety Council
425 North Michigan Ave.
Chicago, Illinois 60611

Public Affairs Committee, Inc.
381 Park Avenue South
New York, New York 10016

Retail Merchants Association
(See phone book for local
address)

Tax Institute of America
457 Nassau Street
Princeton, New Jersey 08540

BUSINESS FIRMS:*

often provide free and inexpensive
materials on consumer education, products,
and services.

Appliance Companies
Automobile Manufacturers
Banks
Clothing and Textile Manufacturers
Finance Companies
Food Processors, Distributors, and
Marketers
Insurance Companies
Investment Companies
Real Estate Boards
Retail Stores and Catalog Order
Houses

Savings and Loan Associations
Stock Exchanges: New York,
American, Midwest

*For a complete annotated list, see
TIPS Handbook of Information on
Consumer Products and Services
Market Development/Distribution
Department

National Association of Manuf.
277 Park Avenue, New York, N.Y.
(\$2.50) 10017

PERIODICALS:

frequently publish articles or
sections related to consumer edu-
cation. These are available in
public libraries and many school
libraries, or by subscription and
some will be found on newsstands.

American Home
Better Homes and Garden
Changing Times
Consumer Bulletin
Consumer Reports
Daily Newspapers
Forecast (Co-Ed)
Good Housekeeping
Journal of Home Economics
Ladies' Home Journal
McCall's
Wall Street Journal
What's New In Home Economics

APPENDIX O

STORIES BASED ON LEGAL PROBLEMS*

#1 THE SIGNATURE

Betty K. Gipson

This play involves the purchase of a sewing machine. From it you will learn the value of your signature, the significance of a contract, and the importance of seeking information before making a large purchase. In addition, you will learn about the existence of two resources in your community which can aid the family with financial legal problems.



The characters:

Mrs. Helen Bates
Mary Bates, daughter, age 15
Mrs. Vera Wise, a neighbor

Sewing machine salesman
Manager, sewing machine company

(Mrs. Bates is sitting at the kitchen table drinking a cup of coffee and looking at the ads in the morning paper, and her daughter, Mary, is washing the breakfast dishes.)

MRS. BATES: Mary, stop washing the dishes and come here. There's an ad in the morning paper for a sewing machine for only \$75. Have you heard of a Dynamic sewing machine?

MARY: No. We don't have that kind at school.

MRS. BATES: We could use a sewing machine, but I don't know anything about a Dynamic sewing machine.

MARY: My home ec teacher says you shouldn't buy anything from a company that you're unfamiliar with. She says you should look up the information on brand names when you're not sure of quality. You're supposed to look it up in some book.

MRS. BATES: What's the name of the book?

MARY: Gosh, I don't remember. IT REALLY DOESN'T MATTER.

* Illinois Teacher, Vol. XII, No. 3, Winter 1968-69.

MRS. BATES: Well, I'm going to call the company and ask them to send out a salesman. After all, I'm certain that the newspapers wouldn't let a dishonest company place an ad in the paper. Mary, I'm going next door to use the phone.

(It is the next morning. Mrs. Wise, the neighbor, Mrs. Bates, and Mary are talking to the salesman from the Dynamic Sewing Machine Company. The salesman has just finished a demonstration of the machine and is showing them a picture of a zigzag sewing machine in a desk cabinet.)

MRS. BATES: This machine certainly seems to be a good buy for \$75. I've seen similar zigzag machines in local department stores for three times that price. But Mary says they don't have any Dynamic machines in her sewing class at school and that her teacher never heard of this company.

SALESMAN: Really? I'm surprised! THIS IS A NATIONALLY ADVERTISED MACHINE. IT'S ADVERTISED IN ALL THE LEADING MAGAZINES. I can see you know a real value when you see one. It's a real pleasure talking to such a smart homemaker. A smart homemaker like you could really save money making the children's clothing and making things to make the apartment attractive. So, your daughter takes home economics. This sewing machine would really help to improve her grades. What kind of grades do you make, Mary?

MARY: They could be better, but, I sometimes make a good grade.

SALESMAN: Just as I thought. With a machine you could improve and maybe even begin to sew for others and make a little spending money for yourself. How does that sound to you?

MARY: Swell! I can always use more spending money. Not to mention better grades. Mother, wouldn't the desk cabinet look pretty in my room?

MRS. BATES: Yes, it would. What do you think, Vera?

MRS. WISE: Well, it certainly is a lovely machine. But how can you possibly sell it for \$75. I just don't know

SALESMAN: LOW OVERHEAD AND VOLUME SALES. But, to get back to you, Mrs. Bates. I have to hurry, I have another appointment.

MRS. BATES: I'd sure like to have the machine, but I'll have to talk it over with my husband tonight. Can you come back tomorrow?

SALESMAN: I'm sorry, Mrs. Bates, but we only have a few of this model for sale and I couldn't promise to have one left to sell tomorrow. I have several other calls to make this morning, and if I sell out, then you will be out of luck. I'm afraid you'll have to make up your mind now.

MRS. WISE: Helen, I wouldn't let him rush me into anything. Talk to Fred tonight, and let Mary find out more about the machine from the library.

MARY: (Who fears she won't get the machine if her mother waits to talk to her father) Mother, I'm sure this is a good machine. It sews as good as any machine I've ever used. Besides, I need a sewing machine.

MRS. BATES: Well, I don't know, Mary.

SALESMAN: You and your daughter have been so nice to me, Mrs. Bates, I sure hate to see you lose out on this bargain. Wait! I just had an idea about how you can save the machine until tomorrow and still have a chance to talk to your husband. AND IT WON'T COST YOU ANYTHING. To have us hold a machine for you, all you have to do is sign this contract and give me a \$25 deposit. Then, if your husband doesn't like the machine, we'll tear up the contract, refund your deposit, and pick up the machine. YOU HAVE NOTHING TO LOSE. You know there are plenty of other ladies in this building who would like to own this machine. Also, if you sign now and save the company the added expense of sending another salesman back, we'll give you a \$12 buttonhole attachment. Think of the money you can earn making buttonholes for the neighbors. Your husband will certainly be proud of you.

MRS. BATES: Mary, what do you think? I really hate to lose out on such a bargain.

MARY: Mother, I CAN'T SEE WHAT HARM CAN BE DONE IN MERELY SIGNING A CONTRACT. After all, he says he'll tear it up if you aren't satisfied. I know that buttonhole attachments are expensive. That would mean you're getting the machine for \$63. And you said it was a bargain at \$75. I DON'T SEE HOW YOU CAN AFFORD TO SAY NO. Besides, the machine would look nice in my bedroom.

MRS. BATES: Well, if you think so, Mary. I'll sign.

MRS. WISE: Helen, I don't think you should sign until you know more about the company and talk to Fred first.
(Mrs. Bates signs the contract.)

(Several days later Mrs. Bates' sewing machine is delivered. Much to her surprise and disappointment the machine is not like the one the salesman demonstrated. The machine is in a portable case and does not do a zigzag stitch. She calls Mary and Mrs. Wise to come and see the machine.)

MRS. BATES: This isn't the machine I ordered. The delivery man left this payment book showing I owe 12 monthly payments of \$8 each. My goodness, that's \$96 more. The company must have made a mistake. I've seen machines like this in stores for \$35 to \$40.

MRS. WISE: This certainly isn't the machine the salesman showed you. I thought that the machine he showed you was too nice to sell for \$75. You should have checked on the company.

MRS. BATES: I don't need advice now.

MARY: Mother, what are we going to do?

MRS. BATES: I'm going to call the company. I'm sure they delivered the wrong machine.

(Mrs. Bates calls the company)

MRS. BATES: Is this the Dynamic Company? I'm Mrs. Bates. Your company delivered the wrong machine to me this morning. They delivered a portable, plain-stitch machine, instead of a zigzag, desk-cabinet machine. I ordered the \$75 model. They left a cheaper model. Also, the payment book shows me owing you a balance of \$96. The machine only cost \$75, and I already paid \$25. How can I owe you \$96 more?

MANAGER: Mrs. Bates, that \$75 was the cash price of the sewing machine. What you are paying is the time or installment price, and it comes to a total of \$121. It was all on the paper you signed. If you ordered a \$75 machine, then you ordered our cheaper model portable. The model you described is our deluxe model which we sell for \$350. Now, if you aren't satisfied with the cheaper model, we would be happy to send out our deluxe model. Of course, if you just want a cabinet, we have them for \$100 to \$250. Just let me know what we can do to satisfy you.

MRS. BATES: Well, I guess you'd better come and pick up your machine. My husband wasn't too happy about my buying the machine in the first place, and I know we can't afford to spend any more on a machine now. So come and pick the machine up and refund my deposit. The salesman said you would tear up the contract if I changed my mind.

MANAGER: I can't believe our salesman told you that. He didn't have authority to make such an agreement with anyone. You will either have to live up to your contract or I'll have to turn this matter over to our lawyer.

MRS. BATES: YOU CAN'T DO THAT!

MANAGER: I'm sorry, Mrs. Bates. We not only can but we will if you make it necessary. When you sign a contract, you make yourself legally responsible to the conditions set up in the contract. Nowhere in our contract did we agree to refund your money or agree to allow you to return the machine. We can't be held responsible for any verbal conditions or promises made by our salesman.

(Mrs. Bates hangs up and returns to Mary and Mrs. Wise.)

MRS. WISE: Well, Helen, what did he say?

MRS. BATES: He said he had not made a mistake, and that he'd sue me if I didn't pay for the machine. I guess there is nothing I can do. I'm just stuck with the machine.

MRS. WISE: I know what I'd do. I'd call the Better Business Bureau. They might be able to help you.

(Mrs. Bates calls the Better Business Bureau and tells them what has happened. The Better Business Bureau tells Mrs. Bates they have had similar complaints about this company, and had she called prior to her purchase they could have been of help to her. They would have warned her of the bad reputation of this company and told her of the things the Dynamic Company had done to other homemakers. They advise that it would do no good for them to follow through on her complaint because they had been unable to help in prior cases. They suggest she contact a lawyer. Mrs. Bates has returned to the kitchen where Mary and Mrs. Wise are sitting.)

MRS. BATES: I called the Better Business Bureau and they said it was too late for them to be of any help. They said I should see a lawyer. But I can't afford a lawyer. Besides, I'm afraid of lawyers. Lawyers scare me like doctors. Lawyers are for criminals. I'm no criminal. I'm just not going to pay them one cent. I'LL SHOW THEM! It's better to lose \$25 than to lose \$96. I'll just not tell your father anything.

MRS. WISE: Helen, I really think you should see a lawyer. I don't think that the Dynamic Company is just going to let you stop paying them. I've heard that the legal aid office will help people with their problems if they can't afford a lawyer, Why don't you go see them?

MRS. BATES: No! I've made up my mind. I'm just not going to pay them anything, and I'm not going to worry Fred about all this. I'll show them.

(Several months have gone by and Mrs. Bates has continued to refuse to seek legal advice or pay for the sewing machine. She has received several bills and notices from the Dynamic Company, and has just thrown them away. On this day a notice of suit was delivered from the court, addressed to her and her husband. The notice advised that they were being sued for the unpaid balance on the sewing machine, costs of court, interest on the installments, and attorneys' fees. The notice advised that they had five days to comply with these demands or file an answer setting up any defenses.)

(The scene is Mrs. Bates' kitchen. She and Mrs. Wise are talking.)

MRS. WISE: Helen, Mary asked me to come over right away. She said you were upset. What's wrong?

MRS. BATES: A man just delivered this court notice. What in the world am I going to do?

MRS. WISE: Is it about the sewing machine?

MRS. BATES: Yes. I should have listened to you and seen a lawyer. Do you think it's too late, now?

MRS. WISE: I don't know, but if I were you, I'd go find out.

(Mrs. Bates went to the legal aid office. The attorney reviewed her financial situation and determined she was entitled to legal aid services. The attorney contacted the attorney for the Dynamic Company and advised of his intention to defend their suit, alleging fraud. The Dynamic Company, fearing the adverse publicity of a court hearing, dismissed the suit and refunded Mrs. Bates' money.)

SUGGESTED QUESTIONS

Function of questions:

To assist students in identifying with the Bates family

To clarify values and goals

To identify legal problems

To identify the cause of the problem

To determine the effect of the problem

Questions:

1. Does this seem to be a true story?
2. Which character do you like best?
3. What do you think Mrs. Bates' goals were?
4. At what time in the story did you understand the goals of Mrs. Bates, Mary, and Mrs. Wise?
5. What do you consider to be the real legal problem caused by the purchase of the sewing machine?
6. What actually caused the problem?
7. What advice can you give Mrs. Bates about the use of her signature?
8. How might this problem affect the family?
9. What might have happened if Mrs. Bates had not gone to a lawyer?

APPENDIX P

CROSSWORD PUZZLE--CONSUMER CAUTIONS*

ACROSS:

1. Currency is a form of _____.
5. Income, interest and profits are forms of _____.
7. An interest-bearing certificate issued by a government or a corporation promising payment by a specific date is called a _____.
10. The Truth in Lending Act requires that the true annual interest _____ be stated.
11. Many department stores provide _____ charge accounts.
12. The cost of an insurance premium is partly determined by the buyer's _____.
13. No matter how irritating a shopper may be, the salesperson should not _____.
15. The price paid for the use of what is borrowed is known as _____.
17. Decisions are affected by the consumer's ultimate _____.
19. A budget or spending plan may be a means to an _____.
22. Most of the money used for services by local, state or federal government is secured through _____.
23. An estimate of the value of property is an _____.
24. It is often more expensive to defer payment than to pay _____.
25. Other than interest, the amount of money repaid on a loan is known as _____.
28. A paper acknowledging a debt and promising payment is a _____.
30. The steadily rising cost of living has been caused in part by the increasing cost of _____.
31. An institution that is limited to making small loans is a _____ company.
34. A debt or financial obligation is a _____.
6. Low-income families spend proportionately more for _____ than high-income families.
37. The opposite of "borrow" is "_____."
38. The largest single expenditure of many families is for a _____.
39. The initial cash investment toward the purchase of property is a _____ payment.
45. A mortgage paid in full represents the home owner's _____.
46. Profits from real estate transactions are referred to as capital _____.
47. Company profits that are shared among stockholders are called _____.
48. Life insurance policies that emphasize savings are _____.

DOWN:

1. A form of joint investment in the stock market is the _____ fund.
2. A penny wisely invested today may become a _____ tomorrow.
3. Interest is compounded daily, quarterly, semiannually and _____.
4. Quality can be sometimes be determined if a test laboratory's _____ is attached.
6. Income received and not spent is classified as _____.
7. Institutions that hold, lend and exchange money are _____.
8. Prices are partially determined by supply and _____.

9. An institution that limits loans to members only is a _____ union.
14. In estate planning it is advisable to seek the services of a _____.
16. The income tax allowance granted for each dependent is an _____.
17. The three kinds of income are money, _____, and services.
18. Many homes are financed through savings and _____ associations.
20. Retail stores under the same ownership and merchandised from a common point are _____ stores.
21. Corporations sell ownership in themselves through _____.
27. Individuals' job opportunities and potential incomes are related to their _____.
28. A wise investment has the potential of providing high _____ for the investor.
29. Medicare and workmen's compensation are forms of _____ insurance.
32. Consumer decisions in the marketplace have a direct influence on the _____.
33. A signed agreement between two parties concerning rental of property is a _____.
35. Before signing a contract, the purchaser should read the _____.
40. Purchases often depend on packaging, advertising, and brand _____.
41. Evidence of title to property is a _____.
42. A tax-deductible item would be a donation to the United _____.
43. Seasonal factors, loss-leader items and special purchases can result in _____ prices for the consumer.
44. By comparative shopping a consumer can often save money on the purchase of an _____.

*What's New In Home Economics, Page 29.

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CROSSWORD PUZZLE ANSWERS

ACROSS:

1. money
5. earnings
7. bond
10. rates
11. revolving
12. age
13. yell
15. interest
17. goal
19. end
22. taxes
23. appraisal
24. cash
25. principal
26. note
30. services
31. finance
34. liability
36. food
37. lend
38. home
39. down
45. equity
46. gains
47. dividends
48. endowments

DOWN:

1. mutual
2. nickel
3. yearly
4. seal
6. savings
7. banks
8. demand
9. credit
14. lawyer
16. exemption
17. goods
18. loan
20. chain
21. stocks
27. education
28. yield
29. health
32. economy
33. lease
35. terms
40. names
41. deed
42. fund
43. sale
44. item